AI.

October 2025 | aimagazine.com

TOP 10 CHATBOTS

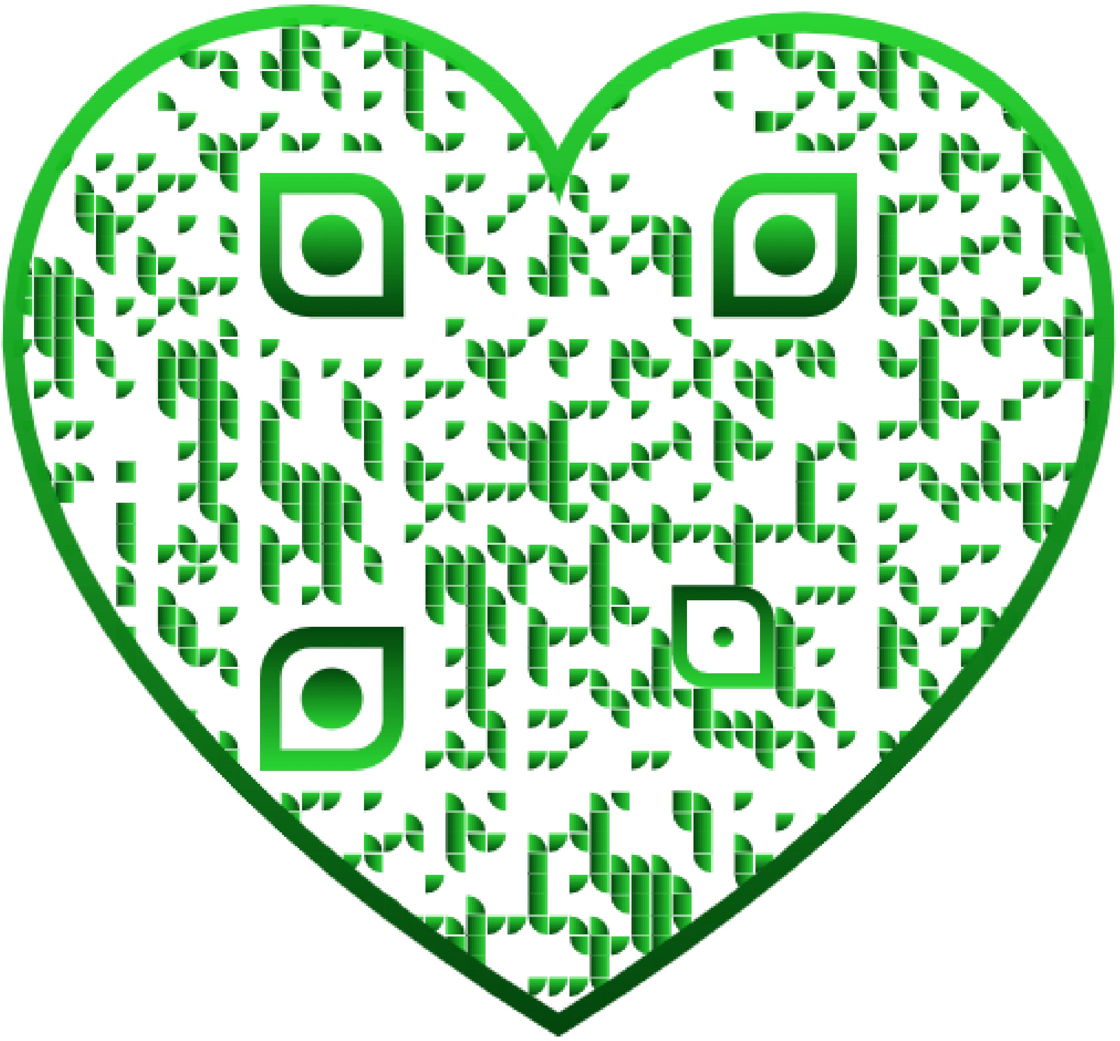
GENERATIVE AI
The paradox of content creation

AI INFRASTRUCTURE
Stargate's global roll out

SERVICENOW'S AI PLAYBOOK

Senior Director **Damien Davies** reveals the winning formula for enterprise AI

OPENAI | NVIDIA | GOOGLE



ZUTACORE®

Waterless Liquid Cooling:

Cool AI. Eliminate Water. Cut Energy Costs.

Why Waterless Is the
Cool New Approach:

- Safe Heat Transfer
- Uninterrupted Operations
- Environmental Benefits

*Unlock the Full Potential of Your
AI Systems, with Not a Drop of Water!*

DOWNLOAD THE EBOOK

ZUTACORE
AI Factories & The Waterless Future
WHERE WE GO FROM HERE
www.zutacore.com

FUJITSU | servicenow

Value at the Heart of Transformation

Fujitsu and ServiceNow are transforming digital transformation and AI adoption, delivering measurable ROI through:

- **Confident AI** adoption with Agentic AI
- **Smarter operations** on the NOW Platform
- **Unified expertise** from Fujitsu CASE + ServiceNow CEG

Learn More ›

BROUGHT TO YOU BY:
Technology MAGAZINE

TECH & AI LIVE
SINGAPORE

Connecting APAC's Technology Leaders

4 NOVEMBER 2025
VIRTUAL CONFERENCE

GET YOUR FREE PASS

1,000+	20+	100s
Virtual Attendees	Influential Speakers	Networking Opportunities

AI MAGAZINE TEAM

EDITOR-IN-CHIEF
MARCUS LAW

EDITOR
KITTY WHEELER

LEAD DESIGNER
VICTORIA CASEY

MEDIA DIRECTOR
JOE PALLISER
TOM VENTURO
RYAN HALL

PRODUCTION MANAGERS
JANE ARNETA
YEVHENIIA SUBBOTINA
FREYA REID

PRODUCTION DIRECTOR
DANIELA KIANICKOVÁ

GROUP CONTENT DIRECTOR
STEVEN DOWNES

CHIEF REVENUE OFFICER
JAMES WHITE

CHIEF COMMERCIAL OFFICER
LEWIS VAUGHAN

CEO
GLEN WHITE

AI
SERVICENOW'S
AI PLAYBOOK

AI MAGAZINE
IS PUBLISHED BY
BizClik

© 2025 | ALL RIGHTS RESERVED

AI UNMASKED: THE RISKS, REALITIES AND REWARDS

Welcome to another issue of AI Magazine. This month, we consider hard truths as well as paths forward – where AI meets the real world.

From OpenAI and Meta facing AI's risks to humanity to the energy demands of the digital revolution, we highlight the questions impacting our workplaces and daily lives.

Why is Stargate rolling out globally while the IEA innovates to measure AI's true global power use? And how do we balance innovation with responsibility, as Nvidia faces export limits and Google integrates AI into everyday devices?

Our interview with Schneider Electric's CAIO Philippe Rambach explores how enterprises navigate these contradictions, while a dive into Gen AI exposes the content creation paradox leading some to success and some to ultimatum.

This issue is about harnessing AI's power beyond technology and making it work better for us.

Kitty Wheeler

KITTY WHEELER

CONTACT ME

CONTENTS

14 AI HIGHLIGHTS
The month in AI

16 STATISTICS
AI in numbers

18 PEOPLE MOVES
Executive moves this month

22 BIG PICTURE
The world's first football tournament between AI robots

24 THE AI INTERVIEW
Schneider's CAIO,
Philippe Rambach

34 TOP 10
Chatbots

24
THE
AI
INTERVIEW

34
TOP
10
CHATBOTS

OCTOBER 2025

52 SERVICENOW
Blending human expertise and AI for enterprise success

68 GENERATIVE AI
Charting the light and dark of GenAI for content creation

82 THE FUTURE OF AI
How Trump tariffs impact the future of global AI innovation

98 QUANTIPHI
Why enterprises must own their agentic AI stacks

114 AI STRATEGY
How Spotify, Etsy and JPMorgan deploy NLP into AI strategies

128 BANK OF SYDNEY
Bank Of Sydney transforms with cloud-first strategy

CREDIT: PHILLIP FARAONE VIA GETTY IMAGES

Technology
MAGAZINE

TOP 100
COMPANIES
2025

COMING SOON

Keep Updated >

OCTOBER 2025

CREDIT: ANDREW HARNIK VIA GETTY IMAGES

146 AI ETHICS AND REGULATION
Has AI reached the limit of how it assists humans?

160 iFIT
How iFIT's tech overhaul is creating the future of fitness

178 AI INFRASTRUCTURE
Stargate's AI infrastructure roll out across the world

190 ATNORTH
Scaling sustainable data centres across the Nordics

206 AI APPLICATIONS
AI virtual assistants: NLP breakthrough to workforce shift

220 VYSTAR
How VyStar credit union uses AI to speed code development

236 AI IN SUSTAINABILITY
How much data centre power does AI use globally?

248 SERVIER
Technology at the heart of Servier's patient-first approach

262 HEWLETT PACKARD ENTERPRISE
HPE's AI vision: Chad Smykay on partnerships and scale

278 GLOBAL CREDIT UNION
How Global Credit Union is redefining banking operations

MAGAZINE | WEB | EVENTS | REPORTS | DATA | WEBINARS

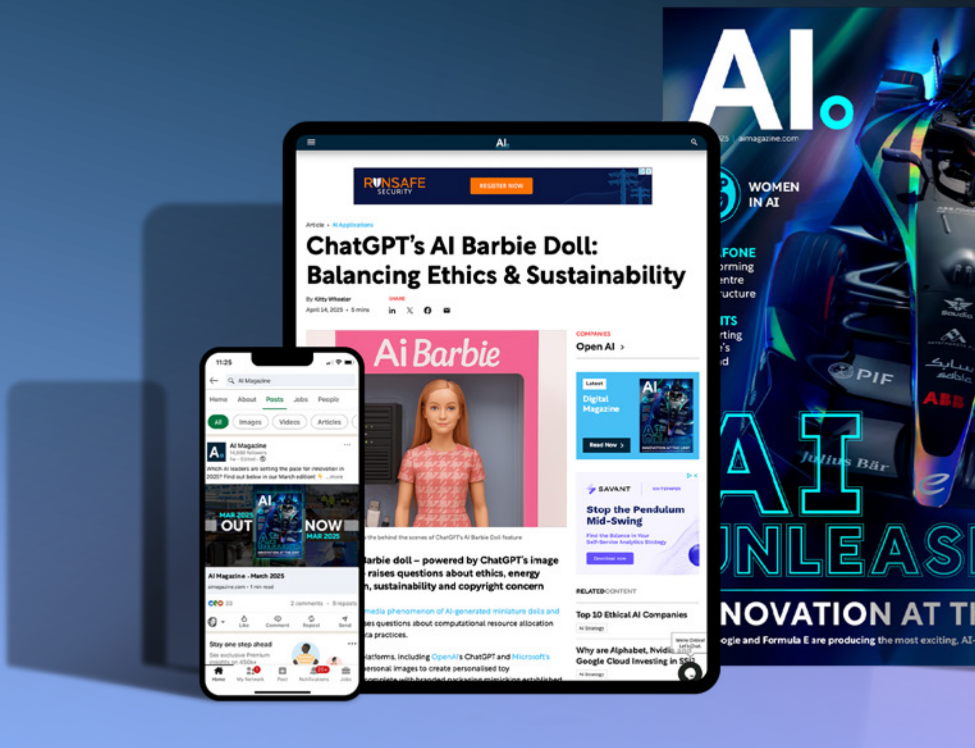
AI.
MAGAZINE

Connecting the World's AI Leade

Showcase Your Business to the No.1 AI Network with an in-depth executive interview. Gain unmatched visibility, credibility, and industry recognition.

Are You Ready to Be the Next Cover Star?

Get Featured →


ChatGPT's AI Barbie Doll: Balancing Ethics & Sustainability
Ai Barbie
AI.
WOMEN IN AI
AI UNLEASH
NOVATION AT T

ers

Fraser Hill
Vice President International
Digital Enablement
Lockheed Martin

THE MONTH IN AI

This month, tech giants commit billions of dollars of investment in the UK, while the World Economic Forum calls for AI governance and sustainability

SALESFORCE'S $6BN AI PLAN MAKES UK A EUROPEAN INNOVATION HUB

Salesforce has revealed its plans to funnel an additional US$6bn into its UK operations through 2030. The investment, which doubles the company's previous US$4bn commitment from 2023, builds upon the successful launch of Salesforce's first AI centre in London.

US-UK AI DEAL: MICROSOFT AND NVIDIA LEAD $39BN TECH INVESTMENT

A landmark US$38.7bn technology agreement between the US and the UK, the 'Tech Prosperity Deal', has established a framework for enhanced collaboration in AI research and development, with major commitments from Microsoft, Nvidia, Google and CoreWeave.

> "AI is taking on a new role as the C-suite's strategic copilot"
>
> **Jared Coyle,**
> Chief AI Officer, Americas,
> **SAP**

WORLD
ECONOMIC
FORUM

THE WEF'S CALL FOR AI GOVERNANCE AND SUSTAINABILITY

The World Economic Forum (WEF) is pushing AI governance to be a priority of global policy discussions as the Geneva-based organisation links technology regulation with climate action in its latest annual report.

AI INFRASTRUCTURE COMPANY NSCALE HAS RAISED

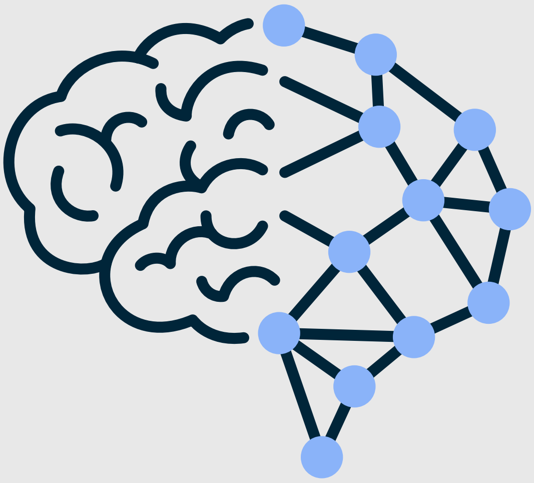
US$1.1bn

IN SERIES B FUNDING, THE HIGHEST SERIES B ROUND IN EUROPEAN HISTORY

STATISTICS

SAP'S SURVEY ACROSS **300** C-SUITE EXECUTIVES DISCOVERS UNCOMFORTABLE TRUTHS ABOUT AI'S INFLUENCE ON BUSINESS LEADERS – INCLUDING THAT

74%



OF EXECUTIVES TRUST AI MORE THAN ADVICE FROM FRIENDS AND FAMILY

44%

OF LEADERS

admit they'd overturn their own calls after seeing AI's recommendations – indicating AI is advising as well as changing leadership instincts

38%

of decision makers are so confident in AI that they'd allow it to decide entirely on their behalf – meaning that some leaders are letting robots make choices that could affect thousands of jobs and millions in revenue

55%

OF COMPANIES

with over **US$5bn** in annual revenue report that AI insights are now replacing or bypassing traditional methods

52%

OF EXECUTIVES TRUST AI OVER HUMAN ADVISORS WHEN IT COMES TO ANALYSING DATA AND RECOMMENDING DECISIONS

Executives increasingly report that AI isn't only about productivity, because

39%

say it directly improves their work-life balance and even improves their mental wellbeing

PEOPLE MO

AI Magazine spotlights some of the latest executive AI and technology roles across global industries from consulting, telecommunications, retail and space

WRITTEN BY: KITTY WHEELER

STEVE CHASE

JOB FROM: **HEAD OF KPMG'S US CONSULTING PRACTICE**

JOB TO: **GLOBAL HEAD AND VICE CHAIR OF AI AND DIGITAL INNOVATION AT KPMG**

Steve Chase has been appointed KPMG's Global Head of AI and Digital Innovation, succeeding retiring David Rowlands. Also acting as Vice Chair for AI in KPMG's US operations, Steve will scale AI capabilities across the firm's 270,000-strong global workforce and expand platforms including KPMG Ignite, Digital Gateway, Clara and Velocity.

> **"It's an honour to step into this role at a moment when AI is fundamentally reshaping how work gets done"**

OVES

**Steve Chase,
Global Head and Vice
Chair of AI and Digital
Innovation,
KPMG**

CREDIT: MEDIUM

Pallavi Mahajan,
Chief Technology
and AI Officer,
Nokia

Ranju Das,
Chief Technology
and AI Officer,
Lululemon

CREDIT: TEXTILE INSIGHTS

PEOPLE MO

PALLAVI MAHAJAN

JOB FROM: **CORPORATE VICE PRESIDENT AND GENERAL MANAGER OF DATA CENTRE AND AI AT INTEL**

JOB TO: **CHIEF TECHNOLOGY AND AI OFFICER AT NOKIA**

Nokia appoints Pallavi Mahajan as Chief Technology and AI Officer, leading the company's newly created Technology and AI Organisation. The former Intel executive brings experience in networks, software and AI development.

CEO Justin Hotard praises her "rare combination of deep technical expertise, commercial acumen and proven ability to scale multi-billion-dollar product portfolios."

RANJU DAS

JOB FROM: **CEO AND FOUNDER OF SWAN AI STUDIOS**

JOB TO: **CHIEF TECHNOLOGY AND AI OFFICER AT LULULEMON**

Ranju Das will be Lululemon's first Chief AI and Technology Officer. With 20-years experience in technology, Ranju previously led Amazon AI Services and founded Swan AI Studios.

CEO Calvin McDonald says Ranju will: "Improve agility and speed to market – and bring more engagement and personalisation to Lululemon's guest experience."

Eden Britt,
Senior Vice President,
Digital HR and
Workforce Solutions,
SES Satellites

OVES

EDEN BRITT

JOB FROM: **VICE PRESIDENT AND HEAD OF PEOPLE ANALYTICS AND DIGITAL SOLUTIONS AT ERICSSON**

JOB TO: **SENIOR VICE PRESIDENT, DIGITAL HR AND WORKFORCE SOLUTIONS AT SES SATELLITES**

Eden Britt joins SES Satellites as Senior Vice President, Digital HR and Workforce Solutions, transitioning from Ericsson where he scaled AI-powered People Analytics.

At the satellite communications provider, Eden will embed AI and digital solutions across the employee experience, leveraging his background in ML-driven workforce planning for space technology operations.

BIG PICTURE

ROBO LEAGUE
ROBOTICS
SHANG E-TOWN GROUP

CREDIT: THE GUARDIAN

THE WORLD'S FIRST FOOTBALL TOURNAMENT BETWEEN AI ROBOTS

Four teams of humanoid robots competed in China's first AI-powered football tournament in Beijing, with units from Booster Robotics operating completely autonomously.

The robots used computer vision systems to detect balls from 65 feet away with 90% accuracy and made real-time decisions without human intervention.

"In the future, we may arrange for robots to play football with humans," says Cheng Hao, Founder and CEO of Booster Robotics.

SCHNEIDER'S CAIO, PHILIPPE RAMBACH

Philippe Rambach, Chief AI Officer at Schneider Electric, on the company's AI strategy and why businesses should avoid AI for the sake of it

WRITTEN BY: MAYA DERRICK

PHOTOGRAPHS BY: OLLY HILL

Philippe
Rambach,
Chief AI Officer,
Schneider
Electric

AI has well and truly proved itself as a powerful catalyst for change. One place where this power – no pun intended – is evident is in the energy sector, where the urgency of sustainability and decarbonisation has never been greater.

Philippe Rambach, Chief AI Officer (CAIO) at Schneider Electric, is at the forefront of leveraging AI to transform how energy is produced, distributed and consumed. A Schneider veteran of more than 15 years, he has led the business' AI efforts since being announced as its first CAIO in 2021. Under his leadership, the company is pioneering AI-driven solutions that enable businesses to optimise energy efficiency, integrate renewable resources and reduce environmental impact across a vast spectrum of applications, ranging all the way from individual homes to massive industrial facilities.

PHILIPPE RAMBACH

TITLE: CHIEF AI OFFICER

COMPANY: SCHNEIDER ELECTRIC

INDUSTRY: ENERGY MANAGEMENT

As Chief AI Officer at Schneider Electric, Philippe Rambach leads the company's global AI strategy. He focuses on leveraging AI for energy efficiency, decarbonisation and advancing customer sustainability goals.

> “We need to leverage AI to optimise this complex organisation and ecosystem of energy”

Philippe Rambach,
Chief AI Officer,
Schneider Electric

“It’s about asking what you want to achieve, what you want to provide in terms of value to customers and employees and then finding the right touch”

Philippe Rambach,
Chief AI Officer,
Schneider Electric

AI: Looking beyond the hype

Philippe offers a clear-eyed perspective on AI adoption that prioritises business outcomes over technological fascination. “I never recommend thinking about technology first, rather think about business first: not doing AI just because AI is fun. Not using an LLM [just] because a new LLM has been released.”

This distinction between different types of AI is central to a modern CAIO’s strategy. For industrial applications, the workhorse is often traditional Machine Learning (ML), which excels at predictive tasks using structured data from sensors and operational logs. In contrast, generative AI and LLMs are being strategically deployed to solve different problems, primarily around unstructured data and human-machine interaction – for example, creating natural language interfaces for complex machinery or summarising technical fault reports. The core of the strategy is not to favour one over the other, but to build a diverse portfolio of AI tools and apply the right one to the right business problem. “It’s about asking what you want to achieve, what you want to provide in terms of value to customers and employees and then finding the right touch,” Philippe says.

A firm believer that AI initiatives must be aligned tightly with specific value creation, rather than chasing trends or novelty, Philippe carries this mindset with him as a leader at Schneider Electric. As a global leader in energy management and automation, the company views AI not as an abstract concept but as a powerful enabler for sustainability.

"At Schneider, we're trying to help customers be sustainable, helping them decarbonise and impact the environment less," he says. "AI is such a tremendous tool for that, helping them use less energy and use more green energy. Now, with Gen AI, doing all of that is even easier and faster."

AI's transformative role in the energy transition

Philippe emphasises AI's essential role in dealing with the energy sector's rapid shift from centralised production toward more complex, decentralised systems.

He notes: "Today, if you look at the energy landscape and the fast transition happening from concentrated production to decentralised production and decentralised demand, we need to leverage AI to optimise this complex organisation and ecosystem of energy."

This challenge is a prime example of a problem class that is common across many advanced industries: managing a complex, real-time, decentralised system. Whether it's a smart grid, an automated factory floor or a global logistics network, the principles are the same.

Philippe
Rambach,
Chief AI Officer,
Schneider
Electric

With this in mind, he calls for a fresh mindset: “People need to think of new ways of doing things, leveraging AI to use less energy and use more green energy as well as optimise their operations. The time is now, the technology is ready. Think scale, think production, think deployment, think impact.”

Educating on the power of AI

For Philippe, a great focus is on empowering businesses when it comes to AI through education. While he acknowledges the impressive developments in AI’s capabilities, he stresses cautious and thorough understanding, rather than ploughing ahead with little-to-no thought.

“Spend time understanding AI and going beyond the smoke and mirrors and fascination,” Philippe advises. “Let’s face it, it’s very, very impressive what’s happening now in the world of AI, but take enough time to understand what it does and what it does not do. It does probably much more than what you think it does.”

He also advocates for engagement across the ecosystem, encouraging industry leaders to meet start ups – as well as heavyweights like Schneider – to engage with “technically-savvy people” and bring their own understanding into the mix, allowing companies to develop custom AI strategies tailored to their real-world challenges and opportunities.

“The time is now, the technology is ready”

Philippe Rambach,
Chief AI Officer,
Schneider Electric

Schneider Electric: Powered by AI

Under Philippe’s guidance, Schneider Electric integrates AI deeply into its products and services to enhance energy efficiency and sustainability. For example, AI-driven energy management systems analyse vast real-time data streams to optimise heating, ventilation and air conditioning (HVAC) in commercial buildings, delivering energy savings without sacrificing occupant comfort.

AI also facilitates the smooth integration of renewables into complex power grids. “AI is helping customers use less energy and use more green energy,” Philippe highlights, showing how these capabilities advance Schneider’s mission of helping industrial and commercial customers reduce their carbon footprints and meet environmental, social and governance (ESG) goals.

Philippe’s leadership at Schneider Electric is marked by a blend of optimism for AI’s potential and a call for pragmatic, informed adoption. “As always, AI is moving so fast,” he says. Yet, his overriding message is business-focused: “It’s about asking what you want to achieve, what you want to provide in terms of value to customers and employees and then finding the right touch.”

Philippe
Rambach,
Chief AI Officer,
Schneider
Electric

TOP 10

CHATBOTS

AI assistants have evolved from simple chatbots into sophisticated digital colleagues capable of thinking, data analysis and decision making

WRITTEN BY: KITTY WHEELER

10

PI

COMPANY: **INFLECTION**
REVENUE: **US$16.7M**
EMPLOYEES: **200**
CEO: **SEAN WHITE**
FOUNDED: **2022**

Inflection's Pi takes a refreshingly different approach to AI assistance by focusing on emotional intelligence and personal conversation rather than pure productivity.

The platform excels at providing supportive, empathetic interactions that feel human-like, making it particularly effective for coaching, brainstorming and personal development conversations.

What sets Pi apart is that it demonstrates skill at reading conversational nuance and adapting its tone accordingly – making it valuable for users seeking an AI companion that prioritises understanding over raw computational power.

Sean White, CEO, Inflection

Inflection AI

WATCH NOW
Inflection AI brings the ultimate personal assistant to millions on Azure

09

DEEPSEEK

COMPANY: **DEEPSEEK**
REVENUE: **US$200M**
EMPLOYEES: **200**
CEO: **LIANG WENFENG**
FOUNDED: **2023**

This Chinese AI disrupted the market with its low-cost, open-source large language models (LLMs) that rival US tech giants.

It trains efficient models using less powerful chips amid export restrictions, pioneering cost-effective AI innovation.

Now, it has built some of the most impressive language models (LMs) in the industry, with DeepSeek-V3 competing directly with GPT-4 and Claude on reasoning tasks.

The platform offers chat and coding -focused variants, demonstrating particularly strong performance in mathematical reasoning, scientific analysis and software development.

WATCH NOW
China’s DeepSeek develops advanced AI agents

Liang Wenfeng, CEO, Deepseek

CREDIT: THE AI SPEAKERS AGENCY

AI VIDEOS

Look Who's Talking

Watch as we speak to the leading executives from the world's biggest companies

- ✓ Exclusive Industry Insight
- ✓ Latest Trends and Strategies
- ✓ Thought Leadership
- ✓ Global Perspective
- ✓ Free and Easy Access

Watch Videos →

Our Partnership Solutions also Include:

Digital Advertising Network
Campaigns that **deliver ROI** and get seen by the right people

Webinars
Custom-made webinars designed to **maximise interaction** and learning

Global Events
Elevate your brand and connect with the key players shaping the industry

Event Services
Tailored executive events for **targeted engagement** and knowledge sharing

Reports & White Papers
Increase **brand visibility** and enhance thought leadership positioning

Data & Demand Generation
Powerful Data **Driving Demand** Generation for Marketing ROI

LE CHAT

COMPANY: **MISTRAL AI**
REVENUE: **N/A**
EMPLOYEES: **500**
CEO: **ARTHUR MENSCH**
FOUNDED: **2023**

08

France's answer to the AI assistant arms race, Le Chat showcases Mistral's impressive LMs in a clean, straightforward interface that prioritises substance over style.

Mistral's commitment to open-source principles shows in Le Chat's transparent approach to AI interaction.

The assistant handles complex analytical tasks with impressive competence while maintaining a distinctly European perspective on AI ethics and data privacy, making it especially attractive to organisations prioritising regulatory compliance and cultural sensitivity.

WATCH NOW
Introducing le Chat
by Mistral AI

Arthur Mensch,
CEO,
Mistral AI

07

GROK

COMPANY: **XAI**
REVENUE: **US$500M**
EMPLOYEES: **1,200**
CEO: **ELON MUSK**
FOUNDED: **2023**

Elon Musk's xAI created Grok with a clear mission: provide unfiltered access to real-time information through deep X social media integration.

It processes current news and trends while handling content creation and coding tasks. The whole system reflects xAI's ambitious goal of understanding universal principles through AI development.

Its real-time social media analysis offers unique insights into public sentiment and trending conversations, making it a goldmine for those who need to understand how fast shifting social dynamics work.

CREDIT: KEVIN DIETSCH VIA GETTY IMAGES

Elon Musk,
CEO,
xAI

WATCH NOW

Elon Musk unveils Grok 4 update after chatbot made antisemitic remarks

06

PERPLEXITY

COMPANY: **PERPLEXITY**
REVENUE: **N/A**
EMPLOYEES: **1,386**
CEO: **ARAVIND SRINIVAS**
FOUNDED: **2022**

This answer engine does something clever: it synthesises web information and gives cited responses to queries.

Perplexity positions itself as the thinking person's alternative to traditional search engines, leveraging multiple AI models including GPT, Claude and Gemini.

Currently, it's navigating some choppy legal waters with media organisations, but it excels at research tasks that demand multiple sources and fact-checking with an ability to handle complex, multi-layered queries.

Aravind Srinivas, CEO, Perplexity

perplexity

WATCH NOW

Perplexity CEO Srinivas
on winning search with AI

05

CLAUDE

COMPANY: **ANTHROPIC**
REVENUE: **US$500M**
EMPLOYEES: **1,000**
CEO: **DARIO AMODEI**
FOUNDED: **2021**

When former OpenAI researchers launched Anthropic, they had a vision to develop Claude using Constitutional AI principles that put safety and ethics front and centre.

The result is a platform offering three distinct model variants: Opus, Sonnet and Haiku – each designed for complex reasoning and document analysis tasks.

Claude's superpower lies in nuanced reasoning and ethical decision-making, which makes it particularly attractive for sensitive applications in legal, medical and financial sectors.

CREDIT: KIMBERLY WHITE VIA GETTY IMAGES

Dario Amodei, CEO, Anthropic

ANTHROP\C

WATCH NOW
A day with Claude

META AI

COMPANY: **META**
REVENUE: **US$178.8BN**
EMPLOYEES: **10,000**
CEO: **MARK ZUCKERBERG**
FOUNDED: **2015**

04

Meta has integrated its AI assistant across WhatsApp, Messenger and Instagram – reaching billions of users through infrastructure that's already part of their daily lives.

The system handles video restyling, image generation and hands-free communication through the futuristic Ray-Ban Meta glasses.

Importantly, end-to-end encryption on WhatsApp means the AI can't be trained on users' private messages unless they explicitly share content.

This AI assistance is embedded in daily life rather than something to be consciously engaged with.

Mark Zuckerberg,
CEO,
Meta

Meta

WATCH NOW
Your personal AI.
The new Meta AI app

RisqAi.co

ALTAIR
INTEGRATED SERVICES

RisqAI:
Altair's AI Platform Redefining IT Risk Management

- Real-Time Threat Detection
- Compliance Monitoring
- Vulnerability Assessment
- Automated Response
- Intelligent Analytics
- Custom Dashboards

Learn More →

RisqAI.co
Keywords

MICROSOFT COPILOT

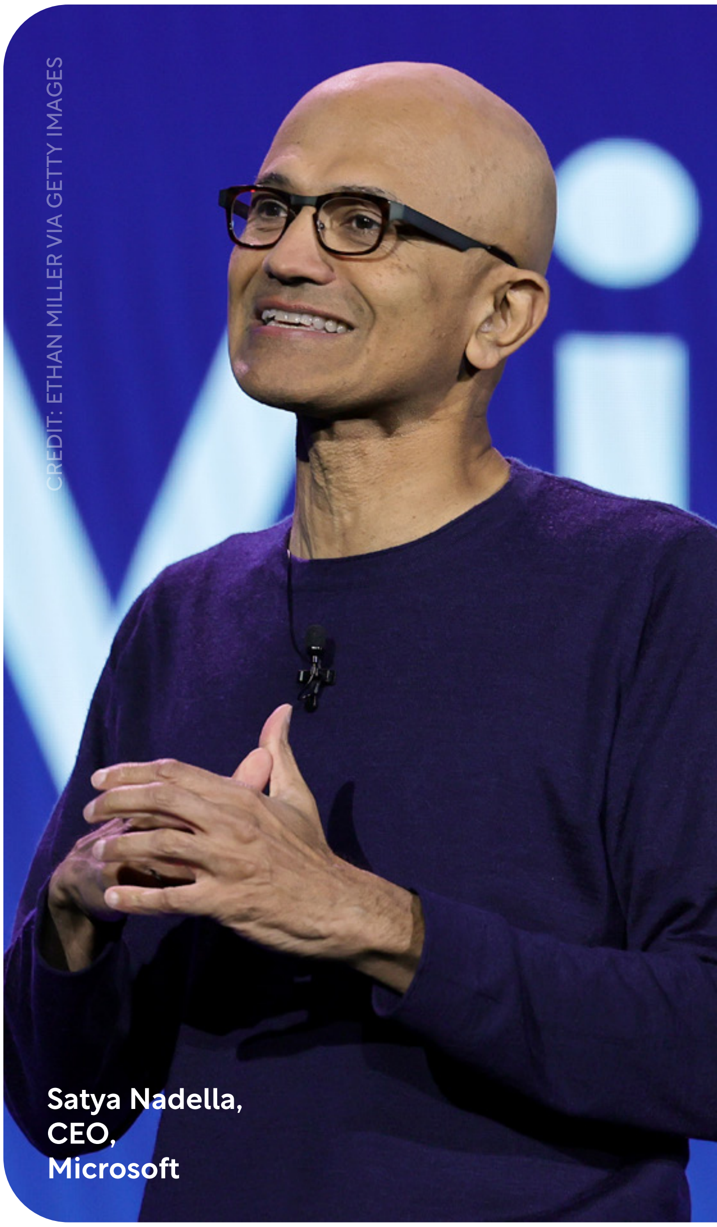
COMPANY: **MICROSOFT**
REVENUE: **US$30BN**
EMPLOYEES: **250,000**
CEO: **SATYA NADELLA**
FOUNDED: **2023**

03

Microsoft has integrated OpenAI's GPT-4 model directly into the Microsoft Copilot 365 applications that millions of people already use daily – including Word, Excel and Teams.

The assistant handles meeting summaries, email management and data analysis for Microsoft's vast enterprise user base.

The genius lies in its integration – as existing users barely need training. Copilot understands context across different applications, enabling automation that can generate PowerPoint presentations from Excel data or create project reports from Teams discussions and email threads.



CREDIT: ETHAN MILLER VIA GETTY IMAGES

Satya Nadella,
CEO,
Microsoft

WATCH NOW
Introducing Microsoft 365 Copilot – your copilot for work

Sundar Pichai,
CEO,
Google

CREDIT: MICHAEL M. SANTIAGO VIA GETTY IMAGES

02

GEMINI

COMPANY: **GOOGLE**
REVENUE: **US$68.6M**
EMPLOYEES: **500**
CEO: **SUNDAR PICHAI**
FOUNDED: **2014**

Google developed Gemini as a multimodal AI system capable of processing text, images, videos and audio through the PaLM 2 LMl.

Previously known as Bard, Gemini integrates seamlessly across Google's ecosystem with direct exports to Google Docs and Gmail, providing users with familiar workflow integration.

The platform generates multiple response drafts for each query while handling diverse creative and business applications through established Google services. Its multimodal capabilities allow users to upload and analyse various content types, from documents to visual media.

WATCH NOW
Google – welcome to the Gemini era

Google's vast search infrastructure and data resources provide Gemini with knowledge bases, while its integration with productivity tools makes it particularly valuable for enterprise users seeking AI assistance within existing Google Workspace environments.

The platform's ability to handle complex queries across multiple formats positions it as a formidable competitor in the conversational AI market.

ClaritasRx

How Claritas Rx is Transforming Data Into Patient Insights

Athena Uzzo, SVP of Customer Experience at Claritas Rx, on how it turns complex healthcare data into actionable insights for pharmaceutical manufacturers

- ✓ **Up-to-date data**
- ✓ **Real-time actionable insights**
- ✓ **Longitudinal patient matching and tracking**

Read the Full Case Study

01

CHATGPT

COMPANY: **OPENAI**
REVENUE: **US$12BN**
EMPLOYEES: **3,500**
CEO: **SAM ALTMAN**
FOUNDED: **2015**

ChatGPT has evolved from viral phenomenon to market leader through advanced models including GPT-5 and DALL-E integration.

The platform handles creative writing, research and image generation through a conversational interface that has become an industry benchmark for AI assistants. Despite recent leadership upheaval, CEO Sam Altman continues to guide OpenAI's pursuit of artificial general intelligence (AGI) development.

ChatGPT's success stems from its accessible design and versatile capabilities, attracting both individual users and enterprise customers. The system's ability to maintain context across conversations while generating human-like responses has established new standards for AI interaction.

WATCH NOW
OpenAI's Sam Altman talks ChatGPT, AI agents and superintelligence

OpenAI's partnership with Microsoft provides substantial computational resources and enterprise distribution channels. The company's focus on safety research and responsible AI development, combined with its commitment to beneficial AGI, positions ChatGPT as both a commercial success and technological pioneer in the Gen AI space. ○

TO READ MORE TOP 10s, CLICK HERE

CREDIT: TOMOHIRO OHSUMI VIA GETTY IMAGES

Sam Altman,
CEO,
OpenAI

servicenow

Blending Human Expertise and AI for Enterprise Success

WRITTEN BY:
KITTY
WHEELER

PRODUCED BY:
JOE
PALLISER

Senior Director Damien Davis shares how ServiceNow drives real business outcomes by embedding AI into workflows and partnering for measurable impact

ServiceNow was founded in 2004 by software architect Fred Luddy with a mission to make the world of work, work better for people. When Damien joined the company in 2011, it was still a pre-IPO startup with approximately 350 employees.

Today, ServiceNow is a 28,000-person global leader, trusted by some of the world's largest brands to drive digital transformation across the enterprise.

After 14 years at ServiceNow, Damien has seen the company's evolution alongside AI – and subsequently has found himself an important part of the heart of ServiceNow's strategy.

As Senior Director in ServiceNow's Customer Excellence Group – the human side of it's success – Damien is the key to shaping ServiceNow's go-to-market AI and customer success strategy.

It's a problem that's creeping into more and more executives' minds – now they have invested in AI fully, all eyes are on the return. But when CFO's start asking questions about return on investment, some boardroom conversations are facing a harsh reality.

Damien Davis,
Senior Director, Customer
Excellence Group,
ServiceNow

"Almost every customer I talk to says they have an AI strategy," Damien says. "But you don't need to have an AI strategy, you need a business strategy.

"A lot of companies see AI as exciting, but unless they've got a clear roadmap, adoption just slows down."

This is where Damien comes in, at the intersection of where strategy meets reality – managing analyst briefings, running customer advisory boards and translating between what the market wants to hear and what actually works.

He gets to see the gap between how companies talk about AI and what they're doing with it – then closes it with ServiceNow's winning strategies.

"My goal is to ensure that ServiceNow customers, partners and analysts don't just see the best of ServiceNow – they feel it," he says.

> **"You don't need to have an AI strategy, you need a business strategy"**
>
> **Damien Davis,**
> Senior Director, Customer Excellence Group,
> **ServiceNow**

ServiceNow's AI strategy: native, not bolted on

As the world has adapted with AI, so has ServiceNow.

"ServiceNow has grown as an organisation and with the evolution of AI," Damien says.

"It hasn't really shifted what I do in terms of customer and people engagement, but what it has done is shifted the focus that I deliver from features to outcomes.

"So the question today isn't 'what can ServiceNow do?' It's 'how quickly can AI help us turn potential into performance?'"

What started as an IT service management platform has morphed into something much more ambitious. Today, the company is the AI platform for business transformation, with branches reaching into HR, customer relationship management, security workflows and anywhere a business process exists.

Yet while half the enterprise software world has been scrambling to apply AI capabilities onto existing platforms, ServiceNow has been embedding AI directly into its core workflows since 2017.

That timing matters – because the company started using machine learning (ML) to predict incident categories and assignment groups for IT support tickets well before ChatGPT had influence.

Then, by the time other companies were having boardroom discussions about being left behind, ServiceNow was already on its third generation of AI capabilities.

DAMIEN DAVIS

TITLE: **SENIOR DIRECTOR, CUSTOMER EXCELLENCE GROUP**

Damien Davis is Senior Director in ServiceNow's Customer Excellence Group, where he leads voice & visibility across analyst engagement, advisory boards and executive messaging for the Customer Success portfolio, including Impact and Expert Services.

Over 14 years at ServiceNow and prior roles at Fujitsu, he has helped global enterprises turn strategy into measurable outcomes, blending platform know-how with pragmatic change leadership.

Damien focuses on AI-enabled value realisation, partnering with customers and the partner ecosystem to accelerate time-to-value, improve productivity and de-risk transformation.

A champion of 'human + AI' collaboration, he speaks regularly at industry events and advises on governance, adoption and ROI.

FUJITSU | servicenow

Value at the Heart of Transformation

Fujitsu's global strategic partnership with ServiceNow is supercharging enterprise AI adoption and digital transformation, delivering measurable ROI.

Over the past year, joint customers have realised an average 791% return on investment through the combined power of Fujitsu's expertise and the ServiceNow platform.

Building on many years of collaboration, the partnership is centred on three core components:

1. Fujitsu as 'Customer Zero,' demonstrating the transformative power of ServiceNow in its own digital operations.
2. The Fujitsu-ServiceNow Innovation Center at Kawasaki, Japan – a hub for co-innovation and rapid prototyping.
3. Integration of CASE (Customer Advisory and Support Excellence) with ServiceNow's Impact solution within their Customer Excellence Group (CEG) – helping customers unlock maximum platform value.

Driving AI-led Transformation:

Ian White, Global Head of CASE & Managed Services at Fujitsu, explains how the partnership addresses a fundamental challenge facing enterprises looking to maximise the potential of the Now Platform® and start leveraging more AI capability, especially Agentic AI, within their existing operations.

"The really exciting thing that we're doing with our customers and the ServiceNow platform around AI at the moment is we're helping them innovate where they are," explains Ian. "Our partnership with ServiceNow combines their Customer Excellence Group's Impact solution, our CASE practice, and the customer with one shared goal – to maximise the value of the Now Platform®."

By blending ServiceNow's platform capabilities with Fujitsu's extensive problem-solving and industry-wide

expertise, customers can prototype solutions quickly and effectively, addressing real-world challenges without long procurement cycles.

A New Model for Co-Innovation:

The partnership delivers measurable business outcomes. In Australia, a client that initially sought to retire ServiceNow ended up placing it at the centre of their digital transformation.

Fujitsu helped the client unlock 100,000 hours of productivity and realise US$5.1 million in additional ROI through CASE. Across the CASE portfolio, clients report an average realised value of 791%, validated by sponsors and stakeholders.

Looking Ahead: AI and Outcome-Based Innovation:

Fujitsu and ServiceNow are driving next-generation automation, embedded responsible AI, and sustainable digital solutions across complex enterprise environments. Ian White sees a new era of outcome-focused, industry-specific innovation powered by agentic AI.

> ***Across the CASE portfolio, clients report an average realised value of 791%.***

"We are at such an exciting time – this is akin to when the internet was first invented. The rise of generative AI, and now agentic AI, is enabling us to embed autonomous problem solvers across organisations. There's nothing else like it in the market, and the value it delivers goes right to the heart of enterprise transformation."

With CASE and its deep integration with ServiceNow, Fujitsu is helping organisations turn AI ambition into measurable impact – redefining what's possible in enterprise transformation.

Learn More >

Advertisement feature

“We are AI native, not AI added on,” Damien explains. “That means our AI is built directly into the workflows. It’s not a sidecar, it’s an engine.”

When AI is baked into the platform from the ground up, users don’t have to juggle multiple interfaces or deal with clunky integrations.

ServiceNow also uses its own product internally. Its portal, My ServiceNow, combines its proprietary large language model (LLM), alongside external models like ChatGPT and Claude to provide personalised support for employees.

Damien mentions the company has seen dramatic improvements in case resolution times and team productivity.

The company now showcases these internal implementations at conferences through its “Now on Now” programme – proof to build customer confidence from willing to bet its own productivity on the technology it’s selling.

Success stories learnt from the early adopters

Damien points to enterprise organisations in highly regulated industries that are making AI work for them most effectively – financial services, government, healthcare – places where automation and governance aren’t nice-to-haves but absolute requirements.

rvicenow
nowledge25

ServiceNow's website showcases the corporate titans it's enabling to evolve: Uber, Delta Airlines, Kraft Heinz, Visa.

Even Amazon has stood on stage to talk about how ServiceNow's AI helps the company drive automation in its operations centres.

The success stories share common threads – and Damien has distilled three key lessons from watching early adopters.

First, successful organisations start small rather than attempting wholesale transformation.

Second, these companies focus on business-critical use cases that demonstrate clear value.

> **"AI takes the repetitive and the predictive – and humans bring judgement, creativity, and more importantly, empathy. The best outcomes come from when you blend both together"**
>
> **Damien Davis,**
> Senior Director, Customer Excellence Group,
> **ServiceNow**

ServiceNow AI Platfo
omer Relationship M
Meet Your AI Agents
ServiceNow AI Platform
Crea

orm
& Customize Your AI Agen
IT • Risk • Security

Third, they invest in governance and change management from day one.

"Start small, scale fast," he says. "Organisations that succeed don't wait for perfection. Pick a business critical use case, prove the value and then scale responsibly."

This is practical advice to complete business reinvention through AI.

What's becoming clear is that success correlates more with organisational readiness than technical sophistication.

The companies winning with AI typically have mature data governance, clear process documentation and leadership committed to proper change management.

ServiceNow's key to measurable AI success

One of the things that makes ServiceNow different is that customer success is built directly into the platform. It shows up in three ways:

- In-product success – customers get the Impact Store App right inside the platform they're already working in.
- Guidance, accelerators and insights are all at their fingertips, in context, without having to leave the workflow.
- AI Agents and Automation – customers can immediately tap into the platform's native AI and automation capabilities.

This means faster troubleshooting, smarter recommendations and automated actions that reduce effort and speed delivery.

And together, these drive faster time to value – customers adopt innovation more quickly, realise outcomes sooner and continuously improve on the Now Platform.

Additionally, ServiceNow's partner ecosystem has grown substantially, showing in turn the company's success and the complexity of enterprise AI deployment.

One notable partnership is with Fujitsu, the Japanese technology services leader.

Together, the companies have created a joint offering positioning Fujitsu Customer Advisory and Support Excellence (CASE) alongside ServiceNow IMPACT.

With this partnership, IMPACT delivers AI-driven customer success products providing insights, guidance and value acceleration – while CASE provides Fujitsu's expert advisory and implementation services, combining the two separate offerings to maximise customer value.

Damien has a personal connection here, having spent eight years at Fujitsu before joining ServiceNow.

Here's where Damien's practical solutions break through again – as ServiceNow measures AI success using the same metrics it would use for any technology implementation: reduced costs, increased productivity, faster time to value, improved employee and customer experiences.

SERVICENOW WORLD FORUM

ServiceNow's AI agents save roughly

400,000

labour hours annually by automating tasks such as IT support, HR and customer service – boosting global workforce productivity by about

20%

"AI success is measured the same way as any technology success," he says.

"It's measured in outcomes. Measuring success doesn't change whether you're using AI or any other technology software."

No fancy new KPIs, no mysterious AI-specific metrics, just results.

ServiceNow's CEO Bill McDermott frames this in terms of trust, which is calls "the ultimate human currency."

Proving Bill's point, Damien says: "I'm not really a deep-dive techie, I'm not an engineer, I don't come from an engineering background – but my mix of platform and product knowledge and customer engagement has really sort of shaped my path into customer excellence group and that's where we scale our success globally."

“We are AI native, not AI added on”

Damien Davis,
Senior Director, Customer Excellence Group,
ServiceNow

The future of humans and AI working together

In the future, Damien expects companies to stop talking about AI strategies as separate initiatives.

Instead, AI will become embedded across every workflow and revenue stream. Corporate boards will shift from asking “what’s our AI strategy?” to “how is AI supporting our core business functions?”

Three trends are emerging that business leaders need to watch: ethics, governance and trust frameworks; AI disaster recovery (AIDR) planning similar to IT continuity protocols; and the evolution from task automation to AI-enabled decision making.

AI disaster recovery is something that some companies are going through, some are close to and some can avoid.

Damien uses change management as an example – traditionally, IT teams require human approval for system changes based on risk assessment. As AI agents become capable of making autonomous decisions, he says: “At what stage do we want a check gate where a human needs to make a decision?

“If this system goes down, what’s the impact of the business? If the payroll system goes down, is it catastrophic?,” Damien asks.

“We’ve put that same analogy into AI. At what stage do we want AI to make the decisions that are going to maintain business continuity and make sure that technology is safe and secure?

“Wrapping that all up like an emerging AI trend is this concept of human and AI collaboration. We refer to it as the bionic enterprise where people and AI augment each other.”

“What’s the difference between humans and AI?” he asks, “curiosity, adaptability and trust building, because AI transformation is a journey.

"Business leaders need to ask the right question and adapt quickly, otherwise their competitors will win the race as we're hearing – and they need to bring their people along with them.

"AI takes the repetitive and the predictive, humans bring judgement, creativity, and more importantly, empathy," Damien says. "The best outcomes come from when you blend both together."

Damien acknowledges something that many AI discussions ignore: that the technology works best when it complements human capabilities rather than replacing them.

The companies seeing real success focus on augmenting human decision-making rather than eliminating human involvement altogether.

For enterprise leaders still stuck in the experimentation phase, Damien's advice is to anchor AI initiatives to specific business problems rather than technology experiments.

"Pick one use case that impacts revenue, cost or risk, prove the value, then scale the approach," he says.

"We use judgement, creativity, empathy and curiosity. If you blend both together, that's how you get the relationship between human expertise and AI evolving."

CHARTING THE LIGHT AND DARK OF GEN AI FOR CONTENT CREATION

Netflix benefits from the opportunities Gen AI presents while enterprises face the consequences of increasingly sophisticated deepfake attacks

WRITTEN BY: KITTY WHEELER

CREDIT: NETFLIX

Netflix's
The Eternaut

CREDIT: NETFLIX

Whether it's turning people into dolls for their own entertainment, to enhancing operations across the biggest businesses in the world, Gen AI can do amazing things.

For the first time ever, Netflix recently deployed Gen AI to create visual effects in one of its original productions to depict a building collapse in its series The Eternaut, an Argentine science fiction series.

The technology, it said, enabled the production team to complete the sequence 10 times faster than traditional special effects methods while reducing costs substantially.

Ted Sarandos, co-CEO of Netflix, says: "The cost of it just wouldn't have been feasible for a show in that budget.

"That sequence actually is the very first [Gen] AI final footage to appear on screen in a Netflix original series or film. So the creators were thrilled with the result."

Elsewhere in the world of business, Gen AI is driving efficiencies across operations.

Yet despite the endless opportunities Gen AI seems to offer, the technology has a dark side, with sophisticated deepfake scams posing ever-more serious threats.

Netflix's
The Eternaut

How Ferrari identified a deepfake attempt through personal verification

The same technology that enables creative breakthroughs has also become a weapon for sophisticated corporate fraud.

A deepfake scam is when criminals use AI to create fake audio or video that looks and sounds like real people, often tricking businesses into sending money or sharing secrets by pretending to be bosses or colleagues.

Ferrari narrowly avoided a potential financial disaster when one of its executives reportedly encountered an elaborate deepfake scam impersonating its CEO.

NETFLIX

NETFLIX

HEADQUARTERS: CALIFORNIA, US

NUMBER OF EMPLOYEES: 14,000

MARKET CAP: US$516.76BN

NUMBER OF COUNTRIES: 190

The incident began when a Ferrari executive received unexpected WhatsApp messages from an unknown number purporting to be from Benedetto Vigna.

The messages, which included a profile picture of the CEO standing in front of Ferrari's prancing-horse logo, mentioned an urgent acquisition requiring immediate assistance.

"Hey, did you hear about the big acquisition we're planning? I could need your help," one message read.

Another message urged: "Be ready to sign the Non-Disclosure Agreement our lawyer is set to send you asap. Italy's market regulator and Milan stock-exchange have been already informed. Stay ready and please utmost discretion."

The scammer later escalated the attempt with a phone call using AI-generated voice technology that mimicked Vigna's distinctive southern Italian accent.

During the conversation, the impersonator claimed to be using a different phone number due to the confidential nature of a deal that required a currency-hedge transaction.

However, the executive noticed subtle mechanical intonations in the caller's voice that raised suspicions.

To verify the caller's identity, the executive asked a personal question about a book Vigna had recently recommended.

When the caller could not identify "Decalogue of Complexity: Acting, Learning and Adapting in the Incessant Becoming of the World" by Alberto Felice De Toni, the call abruptly ended.

TED SARANDOS

TITLE: **CO-CEO**

COMPANY: **NETFLIX**

INDUSTRY: **MEDIA ENTERTAINMENT**

Ted Sarandos is co-CEO of Netflix, leading its content since 2000 and pioneering original hits like House of Cards and Stranger Things. He leads Netflix's transformation into a global streaming powerhouse worldwide.

CREDIT: ERNESTO S. RUSCIO VIA GETTY IMAGES FOR NETFLIX

Ted Sarandos,
co-CEO,
Netflix

BROUGHT TO YOU BY:
Technology MAGAZINE

TECH & AI LIVE
NEW YORK

Connecting North America's Technology Leaders

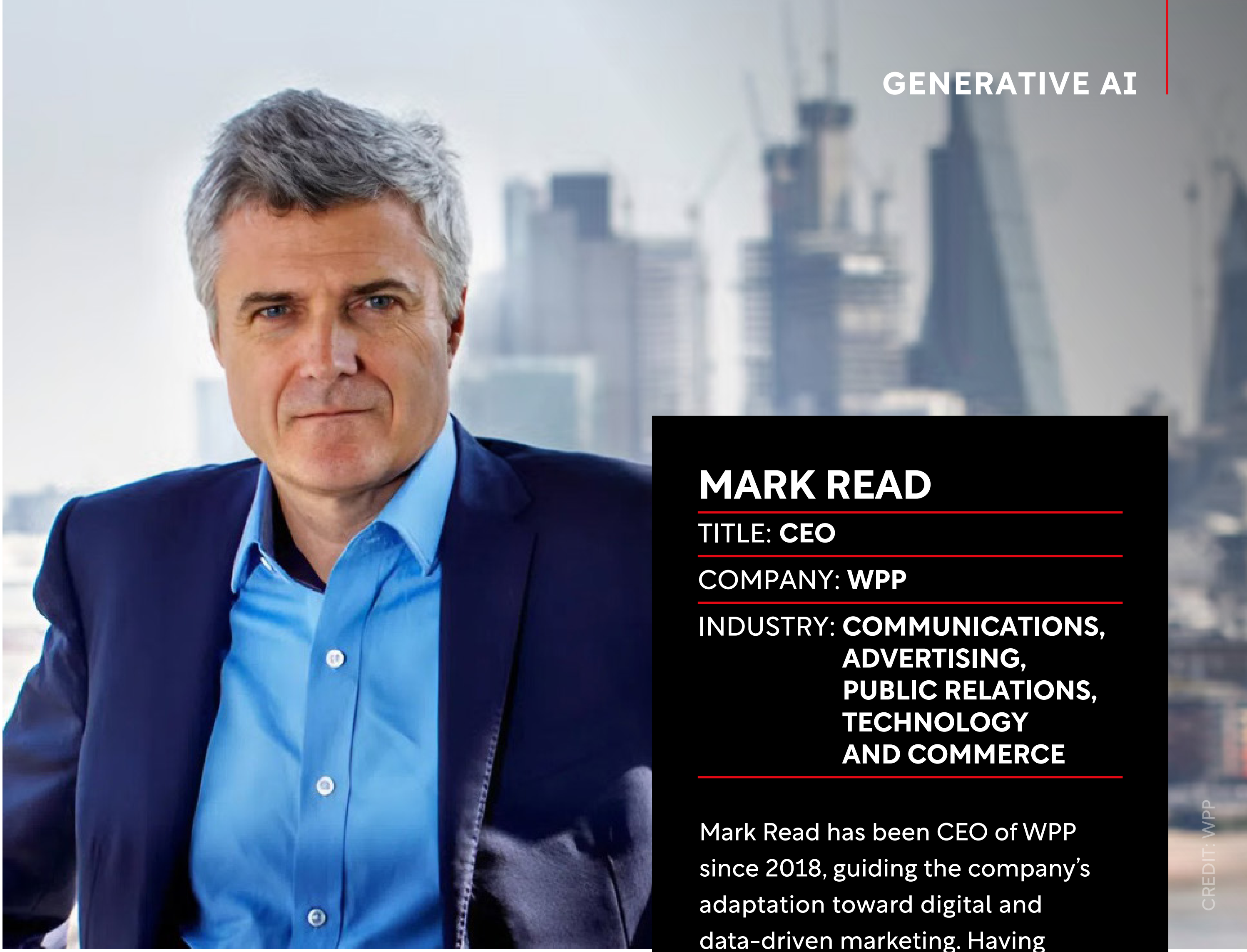
18 NOVEMBER 2025
VIRTUAL CONFERENCE

GET YOUR FREE PASS ▶

1,000+ Virtual Attendees

C-LEVEL Influential Speakers

100s Networking Opportunities



CREDIT: WPP

MARK READ

TITLE: **CEO**

COMPANY: **WPP**

INDUSTRY: **COMMUNICATIONS, ADVERTISING, PUBLIC RELATIONS, TECHNOLOGY AND COMMERCE**

Mark Read has been CEO of WPP since 2018, guiding the company's adaptation toward digital and data-driven marketing. Having worked at WPP since 1989, he's focused on innovation, diversity and growing the business in a changing advertising world.

"Sorry, Benedetto, but I need to identify you," the executive said during the verification attempt.

WPP facing the risks of deepfake's increasing sophistication

Ferrari's experience is just one part of a broader pattern of deepfake attacks targeting senior executives.

Mark Read, CEO of WPP, the world's largest advertising group, became a target when fraudsters created a WhatsApp account using his photograph and deployed voice cloning during a Microsoft Teams meeting.

The attackers impersonated the CEO and another senior executive to solicit money and personal details from an agency leader within the company's network.

WPP

HEADQUARTERS: **LONDON, ENGLAND**

NUMBER OF EMPLOYEES: **114,129**

MARKET CAP: **US$5.68BN**

NUMBER OF COUNTRIES: **110**

THE KEY TACTICS TO BEAT GEN AI DEEPFAKE ATTACKS:

- Strict human verification for important requests
- Train staff to spot unusual or urgent messages
- Encourage pause and verify before acting
- Apply multi-factor authentication for sensitive access
- Use AI tools to detect deepfake signs
- Employ liveness detection for facial cues
- Monitor behavioural biometrics to catch imposters
- Combine tech with employee awareness training
- Focus on human psychology in security

> “WE ALL NEED TO BE VIGILANT TO THE TECHNIQUES THAT GO BEYOND EMAILS TO TAKE ADVANTAGE OF VIRTUAL MEETINGS, AI AND DEEPFAKES”

Mark Read,
CEO,
WPP

"We all need to be vigilant to the techniques that go beyond emails to take advantage of virtual meetings, AI and deepfakes," Mark wrote in an internal email to staff.

His internal communication outlines specific warning signs for employees to recognise potential attacks, including requests for passport information, money transfers and references to secret acquisitions or transactions unknown to other company personnel.

"Just because the account has my photo doesn't mean it's me," he says.

The financial sector has also experienced significant deepfake fraud attempts.

An executive at defunct digital media startup Ozy pleaded guilty to fraud and identity theft after reportedly using voice-faking software to impersonate a YouTube executive, attempting to deceive Goldman Sachs into investing US$40m in 2021.

What humans can do to help companies can fight back against deepfake threats

There's a simple human trait AI lacks that can bring a deepfake scam to its knees: curiosity.

The Ferrari executive's quick thinking illustrates the most effective defence against deepfakes: human verification protocols.

Netflix's
The Eternaut

> **“THAT SEQUENCE ACTUALLY IS THE VERY FIRST [GEN] AI FINAL FOOTAGE TO APPEAR ON SCREEN IN A NETFLIX ORIGINAL SERIES OR FILM”**
>
> **Ted Sarandos,**
> co-CEO,
> **Netflix**

As these threats escalate, companies are implementing multi-layered strategies that don't rely solely on technology to detect fakes.

Rachel Tobac, CEO of cybersecurity training company SocialProof Security, notes the acceleration of voice cloning attacks: “We're seeing an increase in criminals attempting to voice clone using AI,” she says.

The most practical approach involves establishing verification protocols for any high-stakes communication. This means requiring callback procedures, secondary confirmation channels or in-person verification for critical decisions involving financial transactions or sensitive information sharing.

CREDIT: NETFLIX

Employee education also remains crucial. Staff training should cover recognition techniques, including awareness of subtle audio quality issues, unusual speech patterns or requests that deviate from normal business procedures.

The key is teaching workers to pause and verify rather than react immediately to urgent requests, even when they appear to come from trusted sources.

Companies are additionally implementing multi-factor authentication as a critical first line of defence, ensuring that access to sensitive systems or data is not granted based solely on potentially compromised credentials or communications.

This approach proved effective when CyberArk, an information security company, began training its executives to identify bot-based scams before they suffered any losses.

How to use AI against itself to beat deepfake scams

Just like how humans and AI are most effective when working together, the same approach applies to combating AI scams.

While human verification protocols form the foundation of deepfake defence, companies are also deploying detection technologies.

AI-driven deepfake detection systems can identify visual fraud, text fraud and behavioural anomalies during verification

DELOITTE'S CENTER FOR FINANCIAL SERVICES PREDICTS THAT FRAUD ENABLED BY GEN AI COULD REACH

US$40BN

IN LOSSES IN THE US BY 2027

processes, though experts warn that attackers' technical sophistication typically outpaces detection capabilities.

Liveness detection technology can detect subtle movements, such as blinking or changes in facial expression, that are difficult for deepfakes to replicate convincingly.

Financial institutions are particularly focused on these technologies during digital onboarding processes, where fraudsters might use synthetic identities supported by AI-generated media.

Behavioural biometrics offer another layer of protection by analysing patterns in user behaviour, such as typing speed, mouse movements, and navigation habits. These patterns are unique to each individual and difficult for fraudsters to mimic accurately.

The cost of doing nothing

Deloitte's Center for Financial Services predicts that fraud enabled by Gen AI could reach US$40bn in losses in the US by 2027.

Arup, a multinational design and engineering company behind world-famous buildings such as the Sydney Opera House lost HK$200m (US$26m) after scammers used deepfake technology to fabricate representations of company executives during a video call.

These AI-based deepfake sophistication tools are only going to become more accurate.

Where deepfake scams are extra dangerous is in using what makes us human against us, preying on personal vulnerabilities rather than technical systems, with attackers leveraging fabricated videos or audio to evoke emotional responses.

This makes traditional cybersecurity measures less effective against social engineering tactics that target human psychology. Yet the common theme throughout these deepfake attacks – is people – from the vulnerabilities exploited to allow an attack, to the curiosity and vigilance needed alongside technology to prevent them.

The organisations that survive this new threat environment will be those that combine technological solutions with rigorous human verification protocols and employee training.

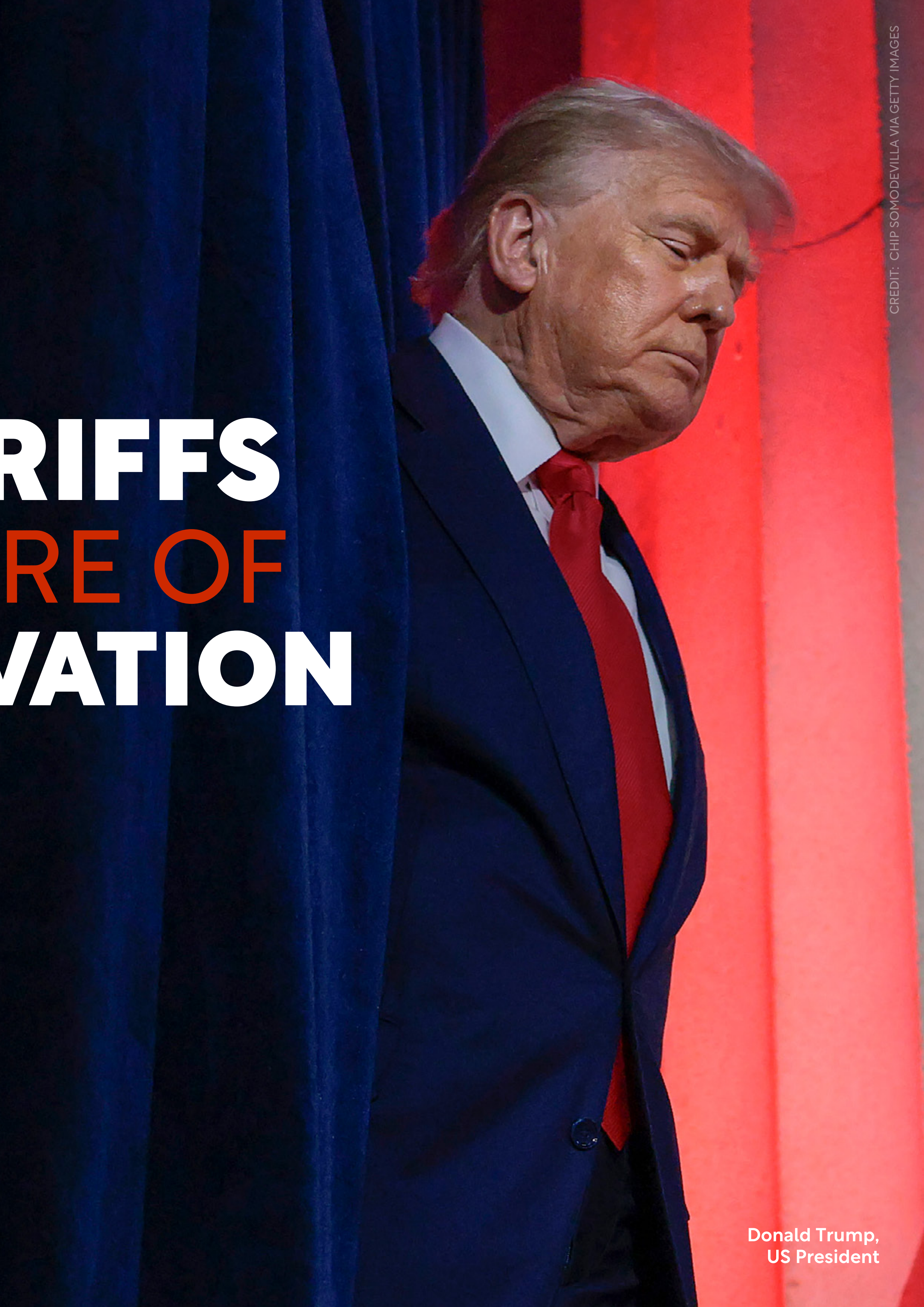
"Audio and visual cues are very important to us as humans and these technologies are playing on that," says Rob Greig, Chief Information Officer at Arup.

"I think we really do have to start questioning what we see."

HOW **TRUMP TA** IMPACT THE FUTU GLOBAL **AI INNOV**

How President Trump's semiconductor tariffs and deals are impacting the future of global AI innovation for leaders including **Nvidia**, **Apple** and **AMD**

WRITTEN BY: KITTY WHEELER



RIFFS
RE OF
VATION

CREDIT: CHIP SOMODEVILLA VIA GETTY IMAGES

Donald Trump,
US President

US President Donald Trump's return to the White House has unleashed a wave of trade policies that are rewiring how AI companies develop, manufacture and deploy their technologies across the globe.

First, the President announced 100% tariffs on semiconductor imports while simultaneously crafting revenue-sharing deals with America's biggest chip manufacturers.

This is not the more gentle nudge of subsidies that characterised the Biden administration's CHIPS Act – it is designed to force a complete restructuring of global AI supply chains.

At the heart of this change lies a simple but brutal choice: move your manufacturing to American soil or face import costs.

For an industry that has thrived on globalised production networks, particularly the intricate relationship between American chip designers and Asian manufacturers, the implications are difficult to accept or challenge.

Craig Barrett, former CEO of Intel Corporation, captures the stakes when describing semiconductors as "the steel of the modern age".

These tiny processors power everything from smartphone assistants to the massive training runs that create models like ChatGPT.

> "The good news for companies like Apple is if you're building in the US or have committed to build, without question, committed to build in the US, there will be no charge"
>
> **Donlad Trump,**
> US President

Today, the US's mantra seems to be: control their production and you control the future of AI – but what does this mean for the rest of the world's AI innovation?

How Apple secures safe passage in the US

The first major victory for President Trump's approach came from an unexpected source.

Apple, a company that has built its fortune on Asian manufacturing, announced a US$600bn commitment to US production.

CEO Tim Cook's willingness to stand alongside Trump in the Oval Office while making this pledge speaks to how seriously the technology industry is taking these threats.

CREDIT: KEVIN DIETSCH VIA GETTY IMAGES

Donald Trump,
US President

"We're going to be putting a very large tariff on chips and semiconductors," Trump declared during that meeting.

"But the good news for companies like Apple is if you're building in the US or have committed to build, without question, committed to build in the US, there will be no charge."

The binary nature of this policy forces everyone to one side or the other. Companies that can credibly commit to American manufacturing escape the tariffs entirely. Those that cannot face what amounts to economic exile from the US market.

Taiwan Semiconductor Manufacturing Company (TSMC), the world's largest contract chipmaker, saw its stock surge 5% as investors recognised the company's existing Arizona commitments would shield it from the tariffs.

TSMC's US$165bn US investment programme, which includes three advanced fabrication facilities, suddenly looks prescient rather than politically motivated.

The Taiwanese giant manufactures chips for virtually every major AI player – from Nvidia's graphics processing units to Apple's custom silicon.

Its ability to maintain tariff-free access to the US market provides crucial stability in an increasingly fractured global supply chain.

How Nvidia's deal with the US changes everything

But it is Jensen Huang's negotiations with Trump that have most deeply redefined the rules of engagement.

The Nvidia CEO found himself in the unusual position of haggling with the president over what amounts to a technology tax.

Jensen wanted to resume sales of Nvidia's H20 chips to China after the administration lifted its export ban – but Trump saw an opportunity.

"I said, if I'm going to do that, I want you to pay us as a country something, because I'm giving you a release," the President said. Trump initially demanded 20% of revenues from Chinese chip sales, yet the CEO

CREDIT: CHIP SOMODEVILLA VIA GETTY IMAGES

negotiated him down to 15% – still an arrangement that transforms export controls from security tools into revenue generators.

"The chip that we're talking about, the H20, it's an old chip," Trump says.

"China already has it in a different form, different name, but they have it."

Yet for Nvidia, access to China's massive AI market justifies the unusual toll.

The company had previously warned that export restrictions would cost it $4.5bn in quarterly revenue.

JENSEN HUANG

TITLE: **CEO**

COMPANY: **NVIDIA**

INDUSTRY: **SEMICONDUCTORS**

Jensen Huang, CEO of Nvidia, is transforming the graphics chip manufacturer into the world's most valuable company by positioning its processors as the essential infrastructure powering AI development globally.

amazon business | coupa

Streamline and Elevate Your Business Buying and Compliance

with Amazon Business and Coupa

- Smarter business buying solution
- Over 100 million products
- AI-driven spend management platform
- Flexible, powerful workflows

Amazon Business and Coupa partner to automate source-to-payment solutions, simplifying purchasing, spend management, and compliance with internal and regulatory standards.

Learn more →

in 𝕏 f ▶

HOW NVIDIA AVOIDED CHINA AI CHIP TARIFFS

Nvidia's RTX Pro GPU AI chip is specifically weak enough to meet US export restrictions – meaning the company can avoid tariffs while still accessing China's AI market.

Even after paying Washington's 15% cut, Chinese sales represent billions in potential income.

Advanced Micro Devices (AMD) faces the same arrangement for its MI308 chips, creating a template that could extend far beyond semiconductors.

Now, the precedent of companies paying the US government for export privileges fundamentally alters how America wields its technological influence.

Nvidia's innovation loop hole in the US market

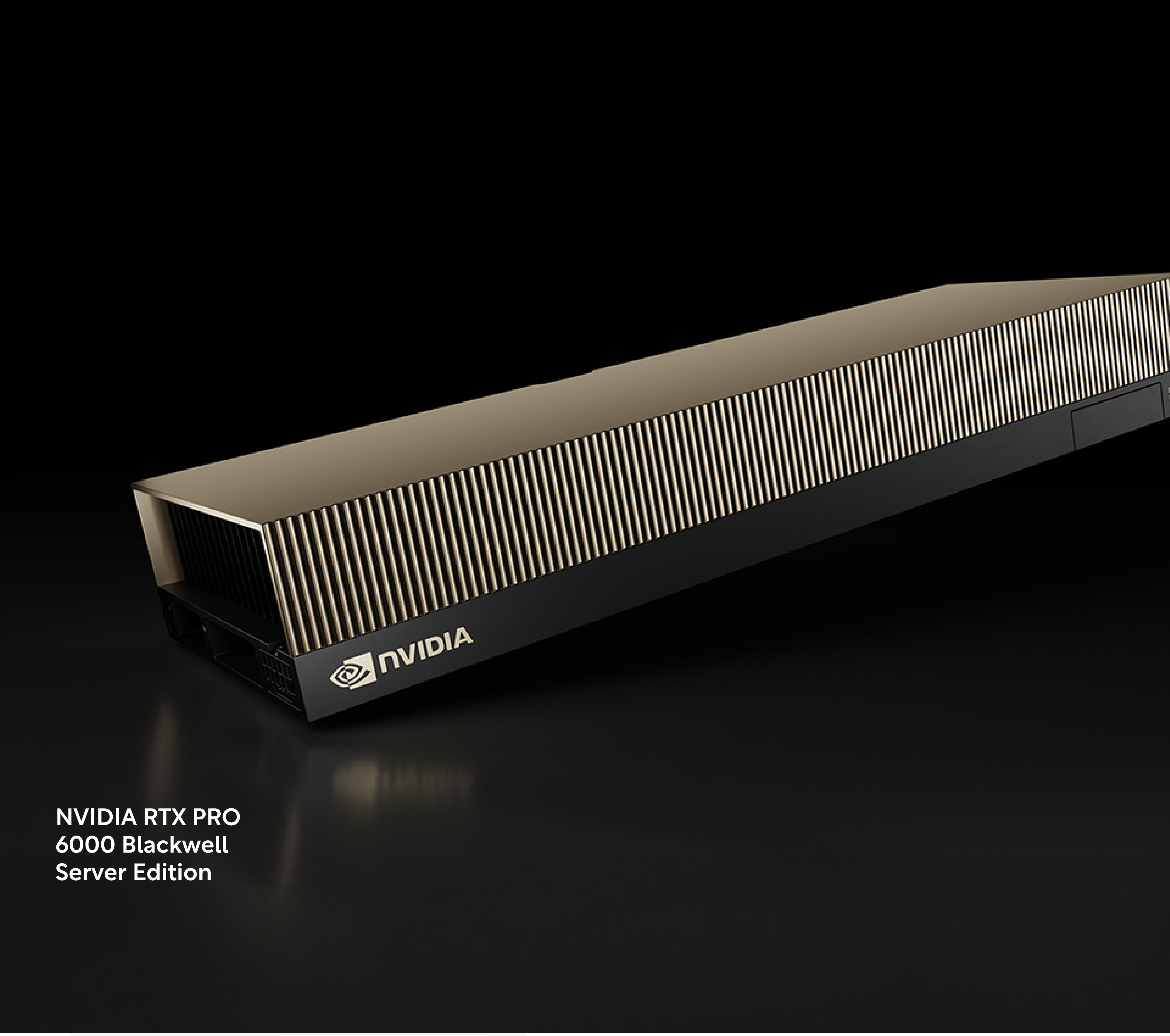
But the Nvidia CEO was not content with just securing access for existing products.

As part of Nvidia's expanded China strategy, the company announced development of the RTX Pro GPU – a new chip designed specifically to navigate the regulatory maze while serving Chinese market demands.

"The RTX Pro GPU is ideal for digital twin AI for smart factories and logistics," Jensen says during his visits to Washington and Beijing.

The processor is a fascinating exercise in regulatory engineering – powerful enough to be commercially viable, yet deliberately constrained to satisfy American export controls.

The RTX Pro, based on Nvidia's Blackwell architecture, will be priced significantly below the H20 due to its weaker specifications and simpler manufacturing requirements.



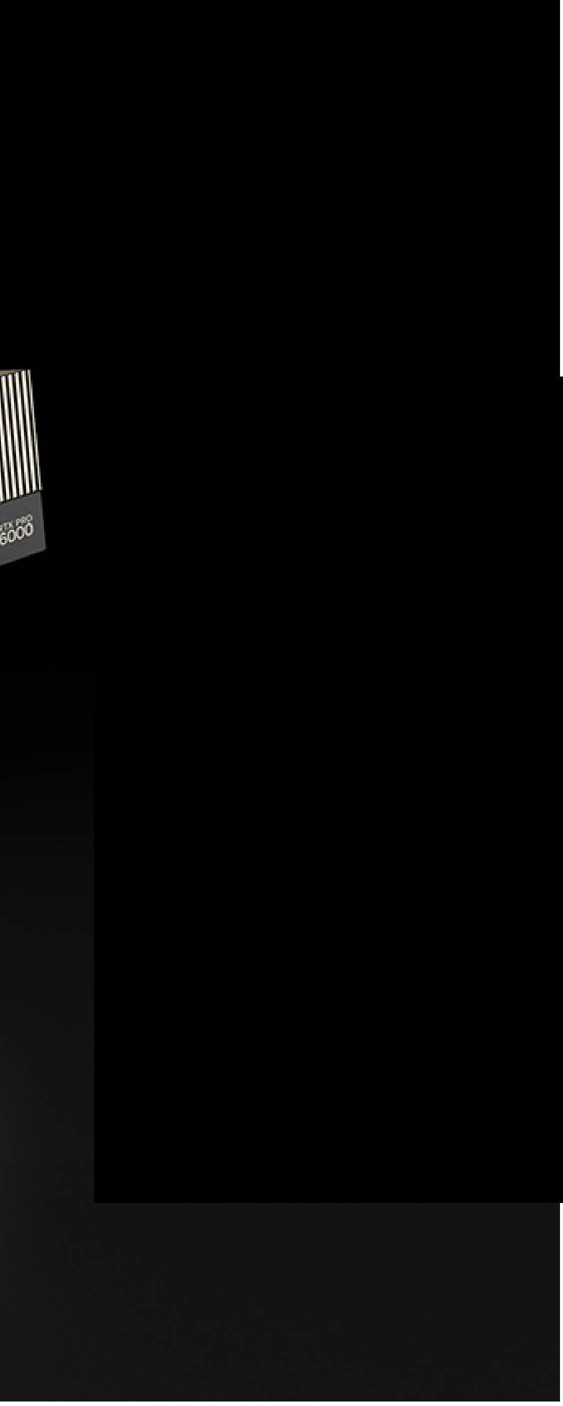
NVIDIA RTX PRO 6000 Blackwell Server Edition

> **“It is indeed crucial for American companies to establish roots in the Chinese market”**
>
> **Jensen Huang,**
> CEO
> **Nvidia**

It’s a classic Nvidia move: create a new product category that turns regulatory constraints into market opportunities.

The chip targets digital twin applications – virtual replicas of physical systems that optimise everything from factory floors to supply chains.

It is exactly the kind of industrial AI application where China’s manufacturing base creates enormous demand, yet the technology remains distinct enough from military applications to satisfy Washington’s security concerns.



Congress drawing the line on AI regulation

While Trump pursues trade policies, lawmakers are pushing back against his broader regulatory agenda.

The Senate's 99-1 vote to remove a proposed 10-year AI regulation moratorium from the president's domestic 'Big Beautiful Bill' is a rare moment of bipartisan opposition.

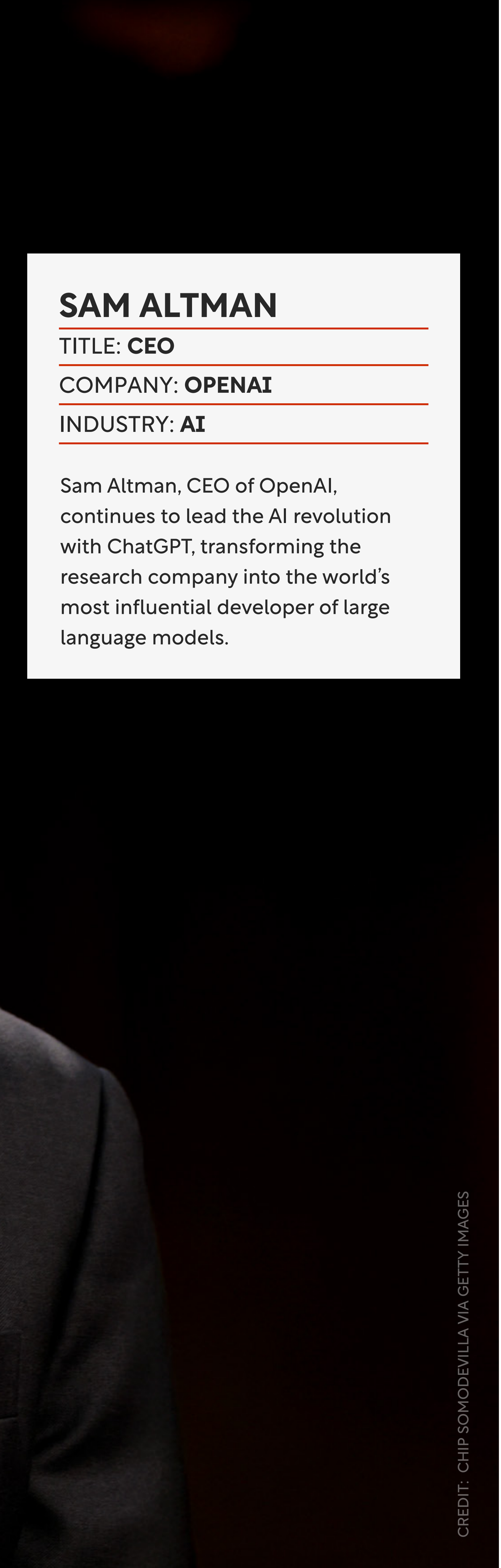
"This 99-1 vote sent a clear message that Congress will not sell out our kids and local communities in order to pad the pockets of Big Tech billionaires," declares Ed Markey, the Massachusetts Senator who led the successful amendment.

The proposed moratorium would have frozen state-level AI legislation for a decade, affecting regulations around deepfake technology and political manipulation tools.

Its defeat preserves states' abilities to regulate AI applications independently, maintaining a crucial check on federal power.

By removing the regulatory freeze, the Senate has moved to protect

Sam Altman,
CEO,
OpenAI



CREDIT: CHIP SOMODEVILLA VIA GETTY IMAGES

SAM ALTMAN

TITLE: **CEO**

COMPANY: **OPENAI**

INDUSTRY: **AI**

Sam Altman, CEO of OpenAI, continues to lead the AI revolution with ChatGPT, transforming the research company into the world's most influential developer of large language models.

American creators' IP rights, a sentiment echoed by Sam Altman, CEO of OpenAI and creator of ChatGPT.

He says: "If I was an artist, a) I would like to be able to opt out of people generating art in my style and b) if they do generate art in my style I'd like to have some kind of economic model associated with that."

Luiza Jarovsky, Co-founder of the AI, Tech & Privacy Academy, views the Senate action as foundational work, saying: "Ideally, the next step would be a comprehensive federal law regulating AI."

The lobbying effort that killed the moratorium demonstrates the growing sophistication of AI advocacy groups.

Zamaan Qureshi from Accountable Tech highlights the coalition building, saying: "There are countless names to thank for their tireless work to kill the disastrous AI moratorium in the Senate."

The impact of hidden costs on the AI infrastructure boom

The semiconductor exemptions, while providing relief for chip manufacturers, do not address the broader cost pressures facing AI development.

Data centres – the physical home of all AI that trains AI models and serves applications to users – rely on far more than just processors.

Cooling systems, backup generators, construction materials and networking equipment largely come from tariff-affected countries.

Industry consultants estimate these components represent 25 to 30% of total data centre costs, creating significant expense pressures even with chip

CREDIT: THE WHITEHOUSE

exemptions. Andrew Ng, former Director of Stanford's AI laboratory, warns: "When the regulations change overnight by tweet, it's difficult to plan. Unfortunately, this makes other geographies with more stable structures more attractive."

Major technology companies already operate global data centre networks – and the tariff environment could accelerate expansion in Malaysia, Singapore and European markets where regulatory frameworks remain stable.

Projects like Stargate – the US$500bn data centre initiative announced by OpenAI, SoftBank and Oracle – face particular pressure.

These huge infrastructure investments require long-term planning horizons that do not mesh well with policy volatility.

The Chinese market reaction to American technology dependence

Beijing's response to the Nvidia revenue-sharing deal embodies the complex dynamics in play. Chinese officials have warned government-related organisations against using American chips, while state media characterises the arrangement as undermining Washington's original security justifications for export controls.

The emergence of DeepSeek, a Chinese AI system that demonstrated sophisticated capabilities despite export restrictions, highlights the challenge of controlling dual-use technologies.

The model's development reportedly relies on processors that circumvented American controls, demonstrating

US President Donald Trump with AI leaders

China's growing technological independence. Nvidia's CEO acknowledges the market realities during his visits to both Washington and Beijing, saying: "The Chinese market is massive, dynamic and highly innovative and it's also home to many AI researchers.

"Therefore, it is indeed crucial for American companies to establish roots in the Chinese market."

This sentiment captures the central tension in current policy.

American companies need Chinese markets to fund continued innovation, while policymakers worry about strengthening a strategic competitor. The revenue-sharing model attempts to thread this needle by maintaining commercial relationships whilst

OpenAI's Stargate project is a

US$500bn

data centre initiative building data centres across the world

> **“It is crucial for American companies to establish roots in the Chinese market”**
>
> **Jensen Huang,**
> CEO
> **Nvidia**

extracting compensation for strategic concessions. The broader implications extend further than bilateral trade – as supply chains reorganise around tariff boundaries, the globalised model of AI development faces fundamental challenges.

Now, companies must choose between market access and operational efficiency, often finding that neither option delivers the flexibility they previously enjoyed.

What is emerging is an industry in transition, where success increasingly depends on navigating political relationships alongside technological capabilities.

The companies that master this new reality will influence the next phase of AI development, while those that do not, risk being left behind.

“General-purpose, open-source research and foundation models are the backbone of AI innovation,” the Nvidia CEO explains during his Washington meetings.

“We believe that every civil model should run best on the US technology stack, encouraging nations worldwide to choose America.” ○

CREDIT: ANDREW HARNIK VIA GETTY IMAGES

Jensen Huang, CEO,
Nvidia and US President
Donald Trump

WHY ENTERPRISES MUST OWN THEIR AGENTIC AI STACKS

AD FEATURE

WRITTEN BY:
KITTY
WHEELER

PRODUCED BY:
RYAN
HALL

S
R
S

Quantiphi Founders
Group Photo 2024

Kanishk Mehta, Product Leader at Quantiphi, urges firms to take control of their Agentic AI stack amid rising risks, challenges and data sovereignty concerns

The agentic AI revolution is creating unprecedented opportunities for enterprise leaders to transform their organisations at scale. However, as companies increasingly rely on external platforms, they're discovering that the greatest competitive advantages come from owning and controlling their AI infrastructure rather than renting it from third parties.

Kanishk Mehta has spent nearly seven years watching AI evolve from experimental curiosity to corporate necessity.

As product strategy lead at Quantiphi, an AI-First digital engineering firm with over 3,500 professionals globally, he now finds himself delivering a message to enterprise clients that balances opportunity with pragmatism: owning your AI infrastructure isn't just about competitive advantage anymore: it's about maximising the transformational potential of AI while mitigating unnecessary risks.

Also responsible for overseeing development of baioniq, Quantiphi's agentic AI platform designed to operate within client infrastructure rather than external cloud environments, he says: "Agentic AI stack ownership isn't just

Of The Year Awards
quantiphi
Accelerating Data & AI-led Transformation at Scale
2025 Partner of the Year Award Winner
Accelerate Your Transformation Journey Today!

Quantiphi Team at Google Cloud Next 2025

a technology decision – it's a strategic decision that determines whether you capture or surrender the full value of your AI investments."

Kanishk's strategic perspective is informed by emerging enterprise opportunities where nearly 40% of employees are already embracing AI tools in their workflows, rising to 46% among younger workers: a trend that represents both tremendous potential and the need for proper governance frameworks.

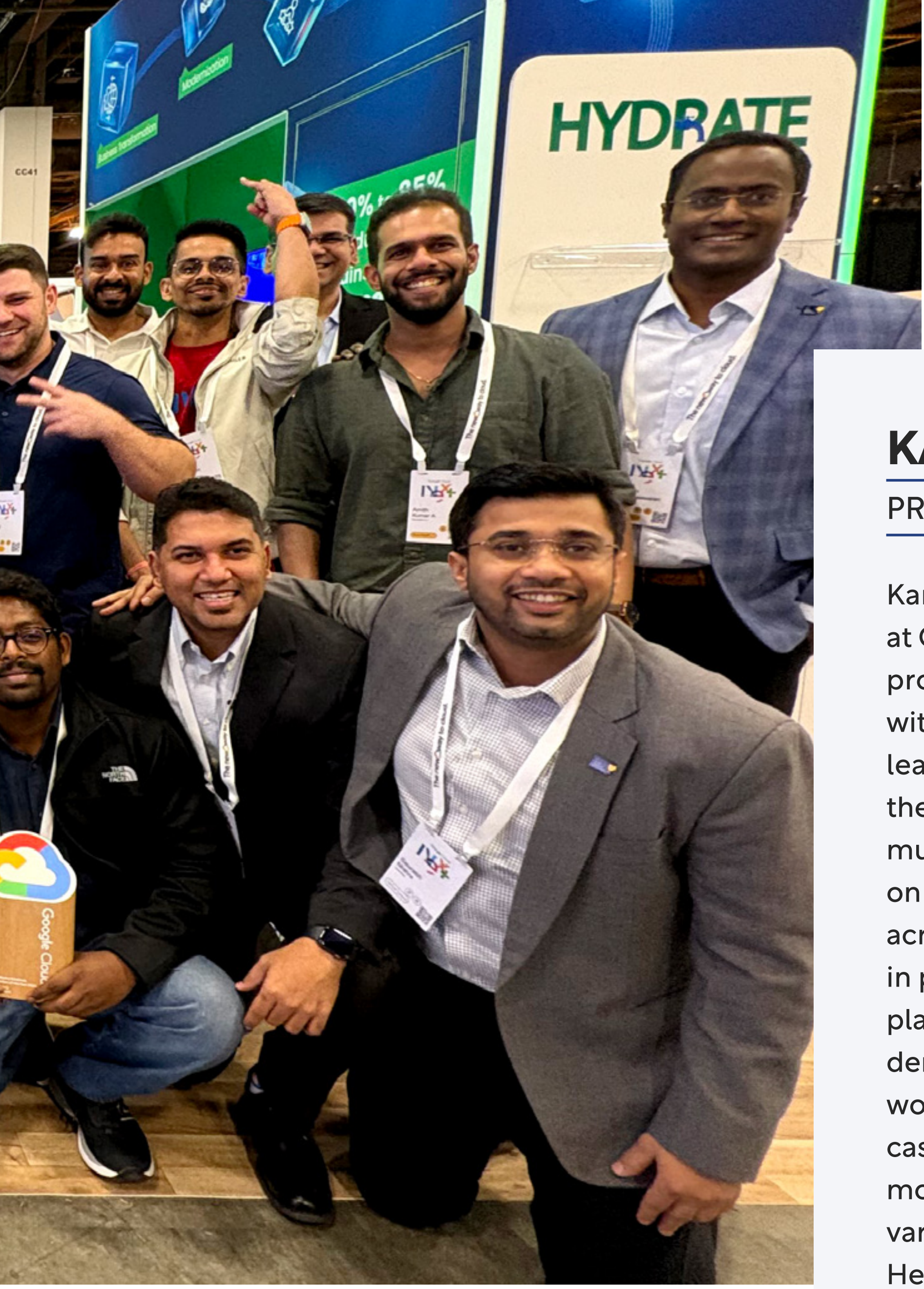
"This isn't theoretical, it's happening right now in organisations across every industry," he says. "When employees use public AI tools with company data, they're essentially broadcasting your competitive intelligence to the world."

Inside Quantiphi's AI-first strategy

Quantiphi carved out its position years ahead of the current agentic AI wave.

Founded in Marlborough, Massachusetts in 2013 by Asif Hasan and co-founders, the company built itself into an AI-first organisation at a time when most enterprises barely understood machine learning (ML) basics.

The firm has since developed what Kanishk characterises as "AI-first Digital Engineering": systems enabling machines

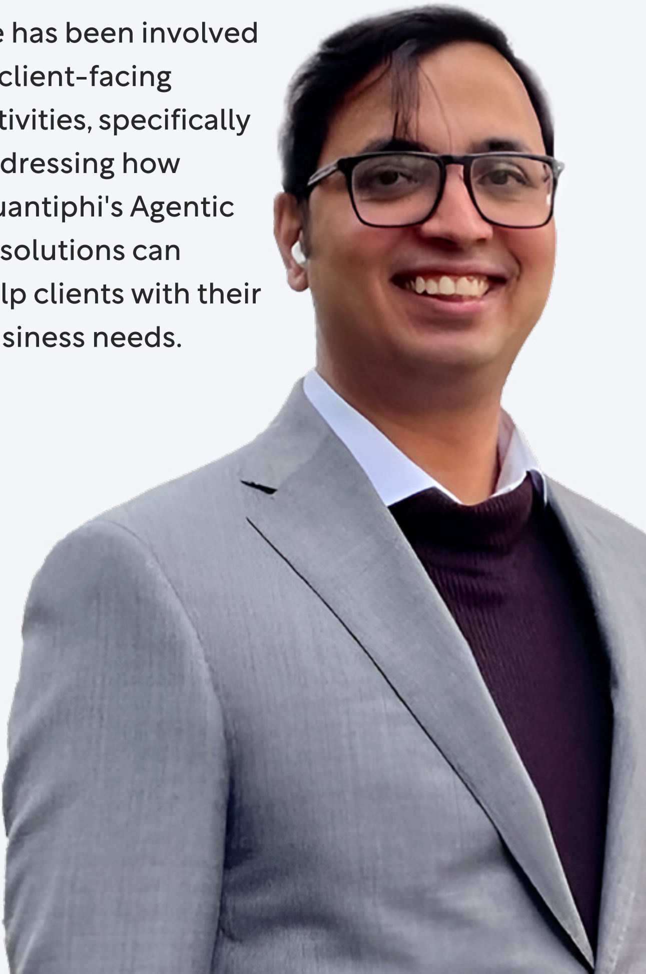


KANISHK MEHTA

PRODUCT LEADER AT QUANTIPHI

Kanishk Mehta is a product leader at Quantiphi, leading the company's product division. Kanishk has been with Quantiphi for over 6 years. Prior to leading baioniq, Kanishk spearheaded the development of Qollective.CX and multiple enterprise solutions centered on search and NLP, driving innovation across the board. Kanishk is involved in presenting Quantiphi's Agentic AI platform capabilities to prospects, demonstrating how baioniq's agentic workflows can support multiple use cases and help teams make faster, more informed decisions across various business scenarios.

He has been involved in client-facing activities, specifically addressing how Quantiphi's Agentic AI solutions can help clients with their business needs.



to see, hear, understand language and recognise patterns approaching human capability.

This foundation now underpins transformation programmes that touch every aspect of how businesses operate. As a result, Quantiphi's approach spans three distinct layers of organisational change.

At the customer interface level, AI serves as the primary engagement mechanism, effectively replacing traditional call centre operations with what Kanishk describes as "personalised digital concierges" available around the clock.

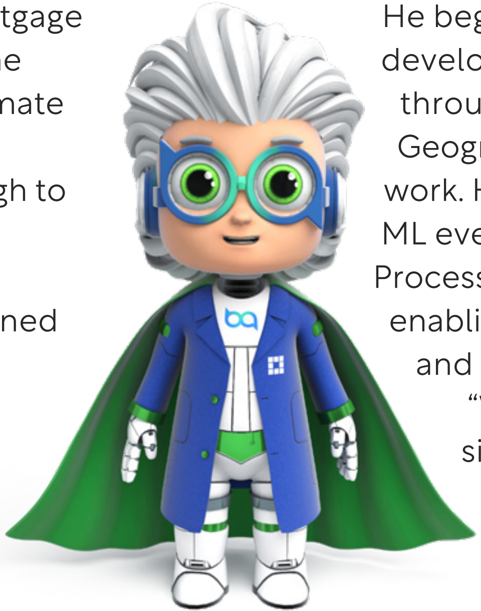
Above, baioniq 2nd year anniversary celebration; Right, baioniq mascot

The second layer focuses on process automation, particularly targeting document-intensive workflows.

Insurance claims processing, medical claims adjudication and mortgage application handling are prime examples where AI can automate entire workflows from initial document digitisation through to final decision-making.

The deepest layer creates sophisticated AI systems trained on institutional knowledge that can perform complex reasoning tasks traditionally requiring human experts.

These "digital savants," as Kanishk describes, can perform complex reasoning tasks that traditionally required human experts, drawing insights from billions of pages of patents, research documents and accumulated organisational wisdom.



Kanishk's own journey to product leadership has evolved alongside AI. He began as a Ruby on Rails developer before progressing through data engineering and Geographic Information Systems work. His path through traditional ML eventually led to Natural Language Processing (NLP), the technology enabling computers to understand and generate human language.

"What brought me to Quantiphi six years ago was the realisation that the founding team had created something extraordinary," he reflects. "They had built an AI-first company in 2013 – years before the current AI revolution."

> **“This isn’t about individual use cases anymore; it’s about platform-level transformation”**
>
> **Kanishk Mehta,**
> Product Leader,
> **Quantiphi**

How baioniq tackles enterprise sovereignty concerns

The development of baioniq illustrates how established AI companies adapted when agentic AI exploded into mainstream consciousness.

While ChatGPT’s launch captured public attention, Quantiphi had already spent years experimenting and solving real-world problems with earlier language models including Google’s BERT and Nvidia’s NeMo service

This preparation enabled fast development of what became baioniq. The platform is designed around

Developer Solutions
Real-time data to the cloud
big time peace of mind.
quantiphi
Solving What Matters
Scan our Arbor Day QR code to donate a tree

Quantiphi team at AWS re:Invent

three core principles: complete data sovereignty, architectural flexibility and the creation of sustainable competitive advantages.

Unlike mainstream platforms that require organisations to transmit sensitive data to external cloud providers, baioniq operates entirely within client infrastructure, deploying behind corporate firewalls within Virtual Private Clouds that companies already control.

“This isn’t just about security, it’s about maintaining complete ownership of your AI capabilities,” Kanishk explains.

“Your prompts, fine-tuning datasets and model improvements remain exclusively yours, creating intellectual property that appreciates over time.”

baioniq ultimately addresses a common enterprise challenge: how to integrate AI capabilities without abandoning existing technology investments.

baioniq takes on this challenge through more than 37 different connectors, creating unified access across databases, cloud storage systems and legacy infrastructure that many large organisations still maintain.

WHAT MAKES BAIONIQ STAND OUT?

- Deploys entirely within a customer's own virtual private cloud, ensuring full data sovereignty and control.
- Acts as an orchestration layer integrating multi-vendor AI models with pre-built specialised AI agents for industry-specific challenges.
- Enables enterprises to avoid vendor lock-in while driving measurable productivity gains and sustainable competitive advantages through AI ownership.

Rather than forcing wholesale replacement of existing AI tools, baioniq functions as an orchestration layer, allowing different AI agents scattered across enterprise software environments to communicate through a single platform while preserving prior investments.

The technical foundation relies on what Quantiphi calls "agentic RAG" – Retrieval -Augmented Generation systems that combine vector search capabilities with traditional keyword search.

This hybrid approach delivers improved accuracy compared to simpler search implementations. The platform then ships with pre-configured agents tailored for specific industries.

For instance, in life sciences, pharmacovigilance agents monitor adverse drug events from multiple data sources.

Meanwhile insurance companies can deploy underwriting agents that assess risks using proprietary data and external market intelligence.

Manufacturing organisations also benefit from quality assurance agents capable of predicting equipment failures and product defects.

These aren't generic chatbots adapted for business use, because each agent combines deep domain knowledge with reasoning capabilities developed specifically for complex industry challenges.

Kanishk reports that organisations typically achieve measurable improvements after deployment: 50% gains in knowledge worker efficiency, 60% acceleration in task automation and 80% reduction in time spent on content summarisation tasks.

The accelerating market shift toward AI platform ownership

The transformation in enterprise AI purchasing behaviour shows the broader market maturation.

Kanishk observes that procurement cycles previously requiring more than a year now complete in two to three months, coinciding with significantly larger financial commitments as organisations move beyond isolated experiments toward platform strategies.

Let's build the next big thing

Quantiphi team at
Google Cloud Next
Partner Summit 2024

"Enterprises have issued top-down mandates to find and deploy agentic AI solutions," he says.

"This isn't about individual use cases anymore," he adds. "It's about platform-level transformation."

Kanishk says market research suggests the agentic AI opportunity could exceed US$200bn by 2029.

However, he argues that simply accessing AI models through Application Programming Interfaces proves insufficient for organisations seeking enterprise-scale deployment – as current adoption patterns reveal persistent challenges.

He says that industry data indicates that 70% of enterprises require a full year to resolve return on investment questions related to agentic AI implementations, often stemming from dependency on external AI providers.

"When you don't own your stack, you're not just delaying value realisation – you're making sustainable returns nearly impossible," Kanishk argues.

"You're paying rent on someone else's innovation, while competitors build equity in their own capabilities."

How Quantiphi's evolution mirrors industry platform consolidation

Quantiphi's evolution further reflects broader industry patterns in the transition from custom AI solutions to platform ecosystems.

The company's early work centred on bespoke applications: predictive analytics for manufacturing clients, recommendation engines for retail organisations and pioneering NLP implementations. Now with the development of baioniq alongside Qollective.CX, Quantiphi's first systematic approach to scalable AI capabilities, the company can combine conversational AI, document processing and workflow automation for deployment across multiple clients rather than requiring custom development for each implementation.

These LLM advances created what Kanishk describes as "an inflection point" that accelerated baioniq's development, using accumulated

HUB ROOM
DO GOOD THINGS
Reaching NEW Heights

Quantiphi Marketing Team

expertise from previous platforms and deep understanding of enterprise workflow requirements.

Today, Quantiphi's product ecosystem extends to also include codeaira for developer productivity improvements and dociphi for intelligent document processing using proprietary algorithms and generative AI.

"baioniq wasn't built in isolation – it leveraged everything we'd learned from Qollective.CX, our document AI capabilities, our conversational AI expertise and our deep understanding of enterprise workflows," Kanishk says.

> **"When employees use public AI tools with company data, they're essentially broadcasting your competitive intelligence to the world"**
>
> **Kanishk Mehta,**
> Product Leader,
> **Quantiphi**

IDDS
The fit-for-purpose solution for data-driven success in insurance
quantip
Solving What Ma

> **“Every day you delay is a day your competitors are building advantages that will define the next decade”**
>
> **Kanishk Mehta,**
> Product Leader,
> **Quantiphi**

baioniq went on to secure multiple patents during 2024 covering core orchestration technologies, retrieval methodologies and enterprise integration frameworks.

Furthermore, baioniq’s white-labelling capabilities allow client organisations to present baioniq as their proprietary solution while maintaining complete control over development roadmaps.

Kanishk believes: “Market dynamics are creating irresistible pressure,” driving enterprises toward enterprise-owned AI platforms.

This transition involves platform consolidation where AI capabilities shift from cost centres to primary value creators within organisations, positioning early adopters to capture disproportionate competitive advantages.

“Every day you delay is a day your competitors are building advantages that will define the next decade,” Kanishk concludes. “This is a long-term investment that positions your enterprise to compete in an AI-native economy.

“The companies that will dominate the next decade are being built today – and they all own their AI.” ○

quantiphi
Solving What Matters
BOUNDLESS INTELLIGENCE
Exploring the Insurance Cosmos with AI

Quantiphi team at
ITC Vegas 2024

HOW SPOTIFY, ETSY AND JPMORGAN DEPLOY NLP INT AI STRATEGIE

Spotify, **Etsy** and **JP Morgan Chase** use AI, machine learning and natural language processing for customer engagement, personalisation and efficiency

WRITTEN BY: KITTY WHEELER

CREDIT: PHILLIP FARAONE VIA GETTY IMAGES

Gustav Söderström,
Co-President, Chief Product
& Technology Officer,
Spotify

SPOTIFY

Spotify uses NLP to power its conversational AI DJ and multilingual content understanding across podcasts and audiobooks

Spotify applies AI and machine learning (ML) technologies to understand the language and entities within its music, podcast and audiobook catalogue. The streaming service, which serves over 500 million users globally, uses natural language processing (NLP) – technology that enables computers to understand human language – to create conversational experiences.

Speech recognition technology allows the platform to analyse audio content while Gen AI provides voice capabilities for its AI DJ feature – an algorithm that suggests new music to users.

Spotify uses Gen AI powered by OpenAI technology for cataloguing and cumulating songs specific to each user.

Furthermore, the company's NLP research focuses on making interactions conversational, multilingual and interactive to enhance user engagement across its content ecosystem.

"What happens when someone becomes bored of their own taste, feels trapped in their own bubble?" Spotify CTO Gustav Söderström said in a recent interview with Big Think.

"That's what we're trying to solve now, and we've evolved the UI and features a lot to help you find specific channels when you're bored. Like our AI DJ, which not only recommends new songs, but also provides important context…to help people understand this unfamiliar thing they're listening to."

> **"Our AI DJ not only recommends new songs, but also provides important context"**
>
> **Gustav Söderström,**
> Co-President, Chief Product & Technology Officer,
> **Spotify**

CREDIT: PHILLIP FARAONE VIA GETTY IMAGES

Gustav Söderström,
Co-President, Chief Product
& Technology Officer,
Spotify

TARGETS

Content comprehension through language analysis of music metadata, podcast transcripts and audiobook text

Multilingual capability development to serve global audiences speaking different languages

Interactive experience creation using conversational AI that responds to user preferences and context

LATEST FIGURES

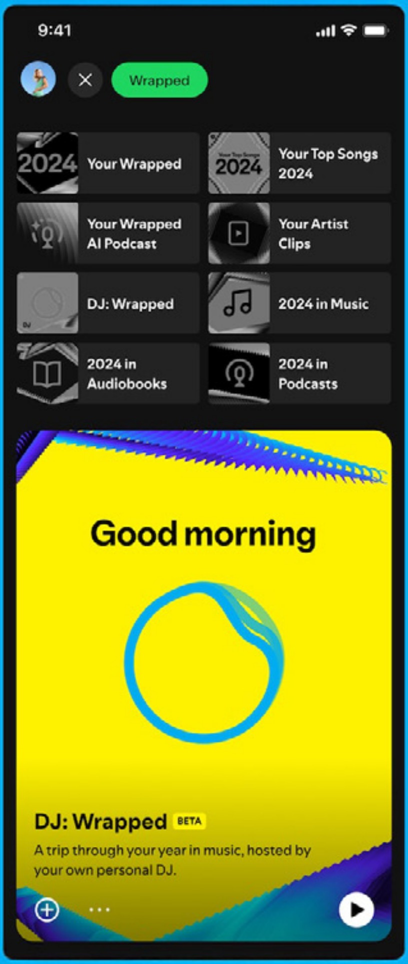
Spotify has more than **500** million users

Has an active AI DJ feature

Supports **50** plus languages

Has content understanding across three media types

Serves in more than **100** countries


9:41
Wrapped
2024 Your Wrapped
2024 Your Top Songs 2024
Your Wrapped AI Podcast
Your Artist Clips
DJ: Wrapped
2024 in Music
2024 in Audiobooks
2024 in Podcasts
Good morning
DJ: Wrapped BETA
A trip through your year in music, hosted by your own personal DJ.

FOCUS AHEAD

Enhanced conversational interfaces for voice-driven content discovery

Improved multilingual support for emerging markets

Advanced speech recognition for podcast and audiobook indexing

Cross-platform NLP integration for seamless user experiences

PROGRESS

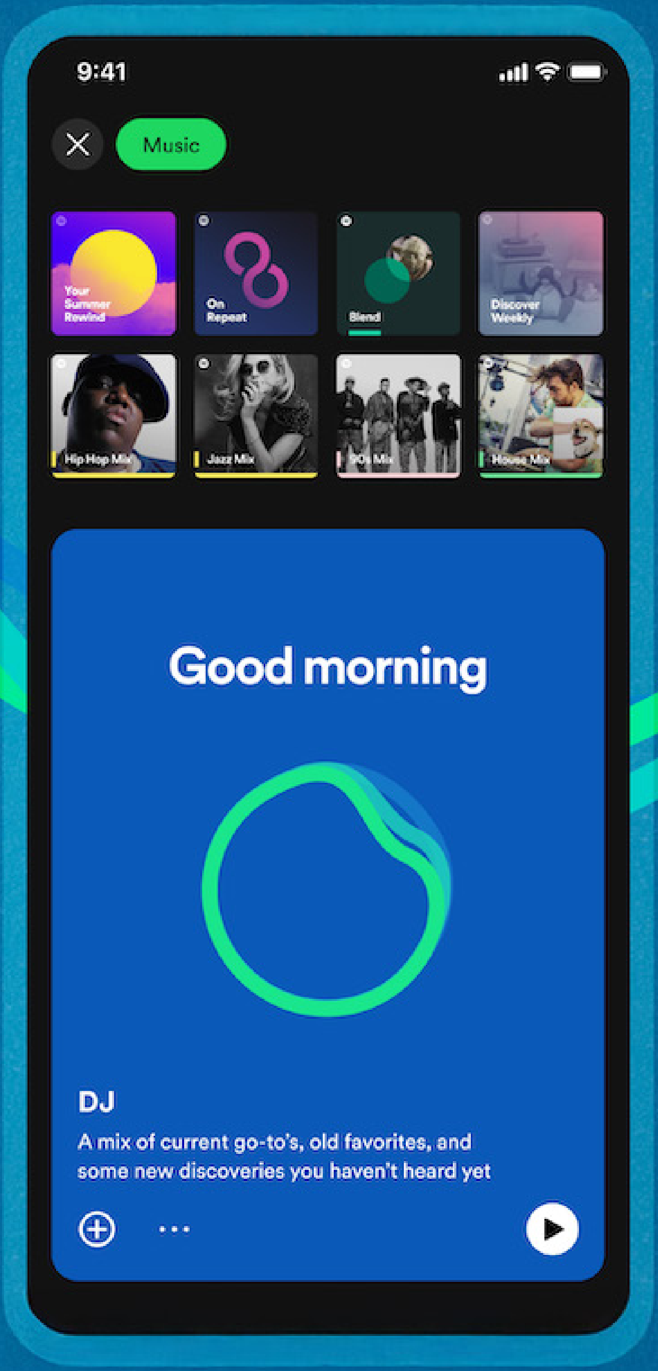
Spotify has integrated Gen AI voice technology into its AI DJ feature, enabling personalised music curation with natural language explanations.

The platform processes multiple content types including music, podcasts and audiobooks through unified NLP systems.

Its speech understanding technologies analyse audio content to extract entities and context.

Its multilingual capabilities serve users across 100 countries in over 50 languages.

The company maintains dedicated research teams focused on advancing conversational AI applications.


9:41
Music
Your Summer Rewind
On Repeat
Blend
Discover Weekly
Hip Hop Mix
Jazz Mix
90s Mix
House Mix
Good morning
DJ

A mix of current go-to's, old favorites, and some new discoveries you haven't heard yet

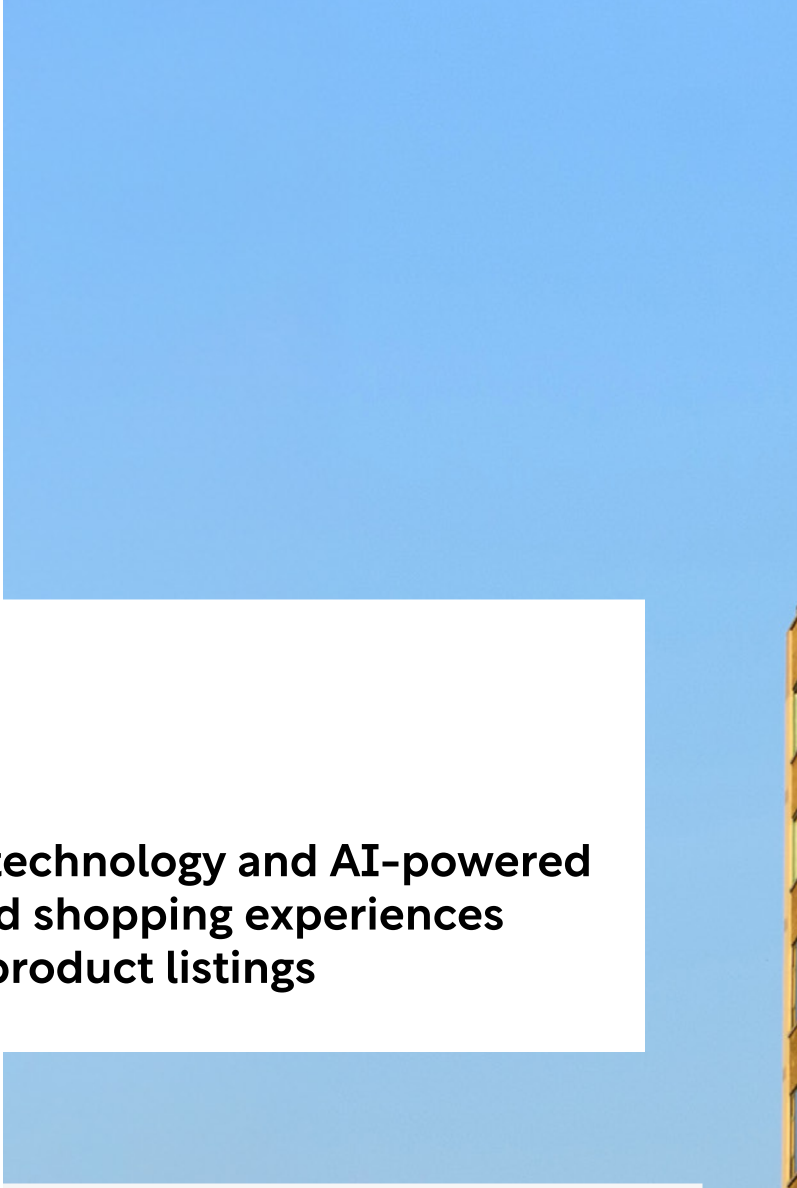
Spotify

HEADQUARTERS: **STOCKHOLM, SWEDEN**

NUMBER OF EMPLOYEES: **7,309**

MARKET CAP: **US$144.99BN**

NUMBER OF COUNTRIES: **184**



ETSY

Etsy combines ML models, LLM technology and AI-powered algorithms to create personalised shopping experiences across 100 million handcrafted product listings

Etsy has found a clever way to tackle one of the biggest debates in AI: whether machines should replace human judgment or work alongside it. Its answer is a coined term called "algotorial" curation.

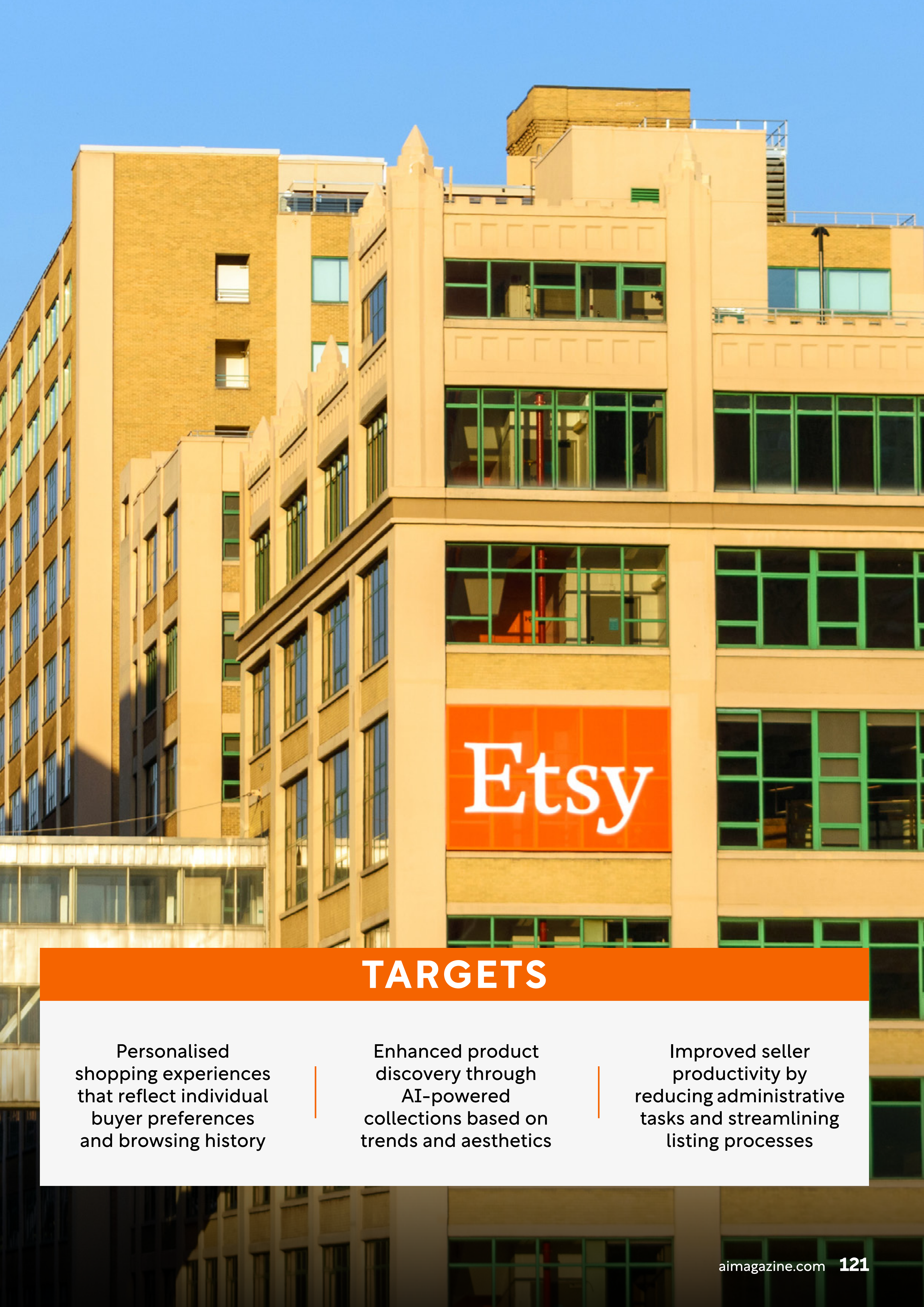
This works through Etsy's trend spotters: humans who hand-pick about 50 items that perfectly capture a particular aesthetic.

Then the algorithms take over, by expanding these carefully curated collections from 50 items to around 1,000, using the human selections as a template for what 'good' looks like.

The NLP then comes in handy for matching what buyers want with what sellers are offering.

The system learns from browsing habits and purchase history to suggest things that actually fit someone's taste.

> "Rather than removing human expertise from our merchandising work, we're leveraging these tools to amplify the expertise of our team"
>
> **Nick Daniel,**
> Chief Product Officer,
> **Etsy**



TARGETS

Personalised shopping experiences that reflect individual buyer preferences and browsing history

Enhanced product discovery through AI-powered collections based on trends and aesthetics

Improved seller productivity by reducing administrative tasks and streamlining listing processes

LATEST FIGURES

100
million items listed

1,000
items per collection

50
human-curated starting points

Walmart
Target
azon
Laz
Lazada
Etsy
Etsy
AliExpress

FOCUS AHEAD

Advanced document processing for regulatory compliance and legal analysis

Enhanced fraud detection through natural language pattern recognition

Automated customer service responses using conversational AI systems

Real-time transaction monitoring with linguistic analysis capabilities

Risk assessment improvements through multi-language document processing

PROGRESS

Etsy has launched curated collections on mobile applications featuring trends like “Island Luxe” and “Modern Farmhouse” aesthetics.

The platform also has expanded human-curated collections from 50 items to approximately 1,000 using ML algorithms.

LLMs ensure Etsy’s aesthetic coherence across expanded product collections while maintaining quality standards.

AI-powered recommendations personalise the company’s collections based on recent buyer activity including purchases and viewed items.

The company has implemented Nick Daniel as Chief Product Officer to oversee product experience development.

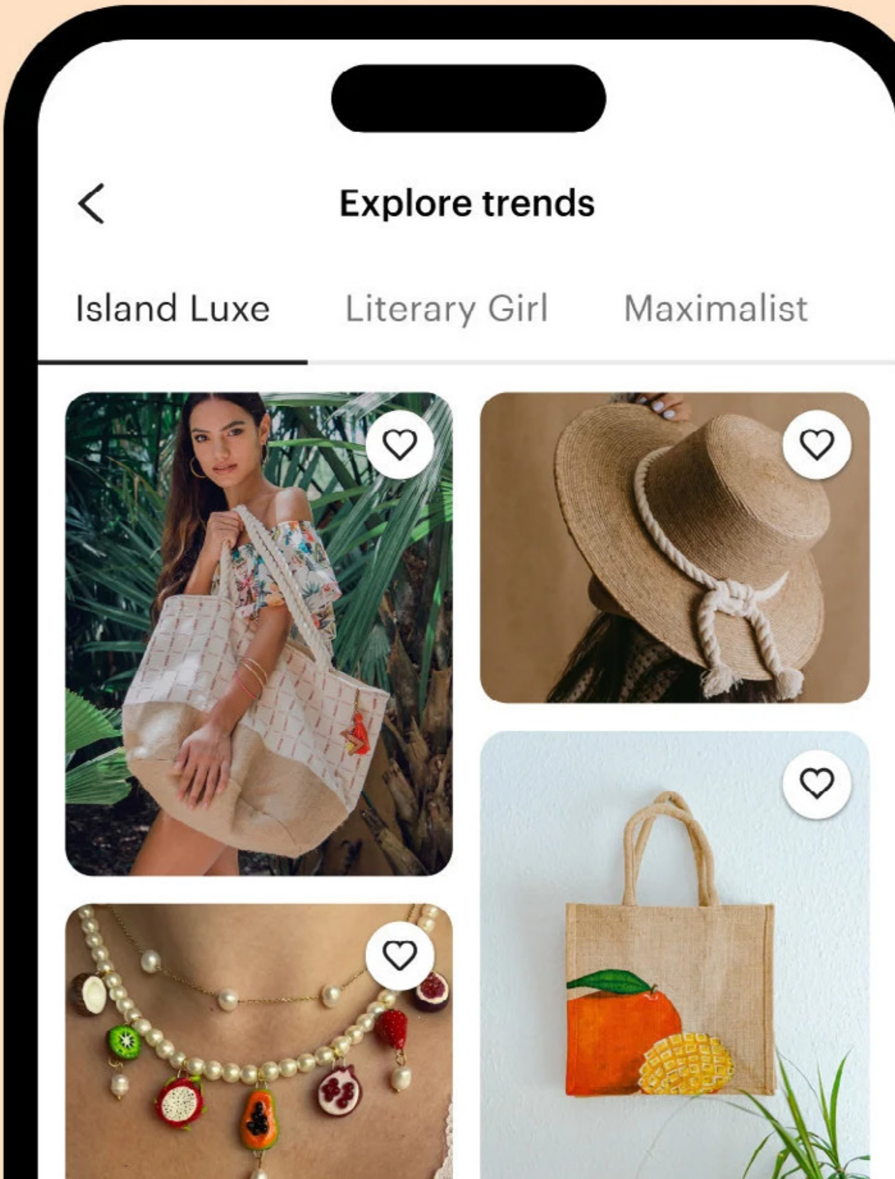
Etsy

HEADQUARTERS: **NEW YORK, US**

NUMBER OF EMPLOYEES: **2,400**

MARKET CAP: **US$5.14BN**

NUMBER OF COUNTRIES: **234**



JPMORGAN CHASE

JPMorgan Chase deploys a 200-person ML team specialising in NLP, AI automation and deep learning technologies for banking operations and customer service transformation

JPMorgan Chase maintains one of the financial sector's largest ML teams with over 200 specialists including scientists, engineers and product managers.

The Machine Learning Center of Excellence develops AI solutions across NLP, LLMs, speech recognition, time series analysis and reinforcement learning.

For JPMorgan Chase, NLP applications help analyse financial documents, customer communications and regulatory compliance materials.

The team spans three continents and more than 10 cities, delivering solutions that range from reusable software libraries to managed platforms addressing complex banking challenges including risk assessment, fraud detection and customer service automation.

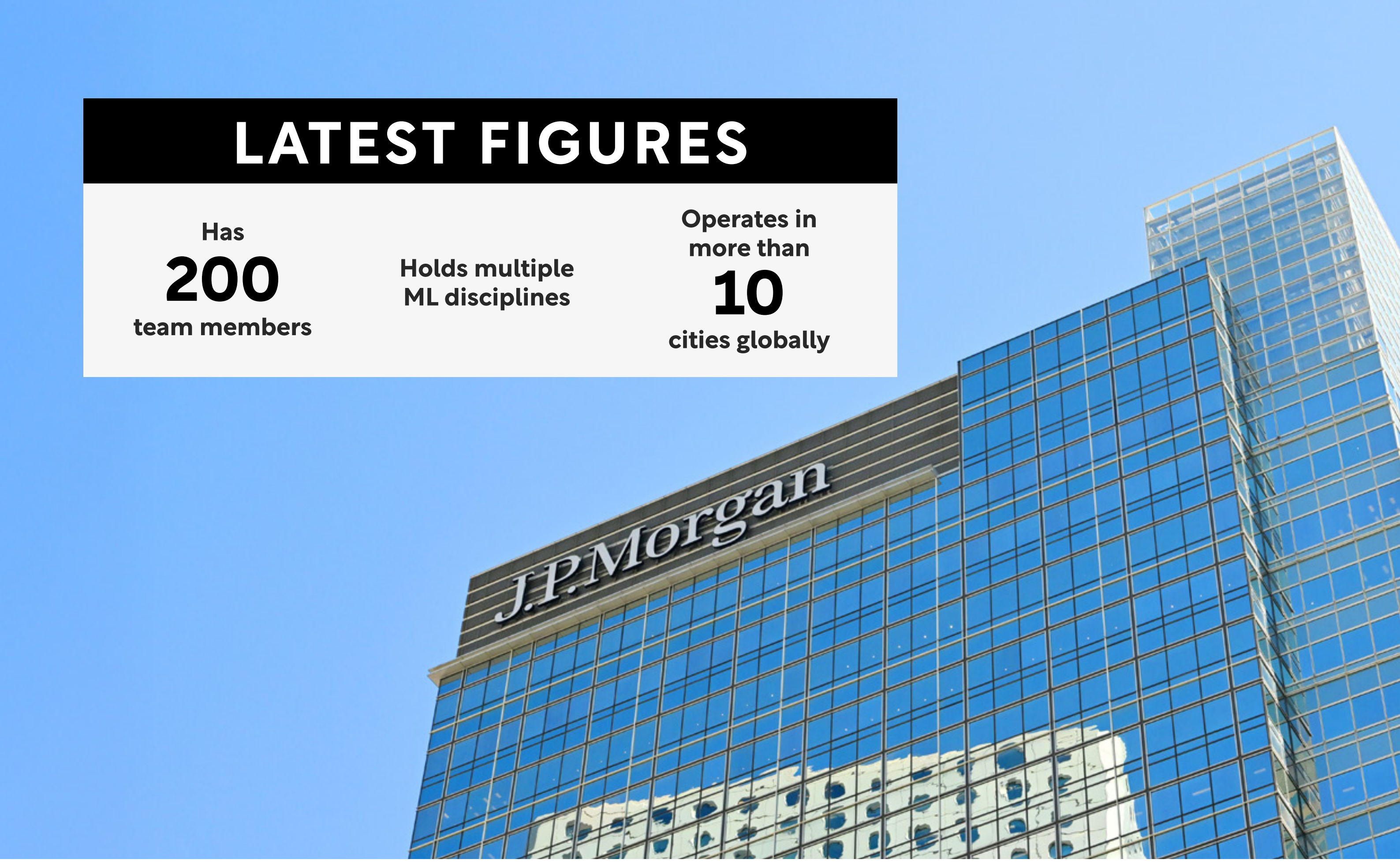
> **"There will be no job, no process, no function that won't be affected by AI"**
>
> **Jamie Dimon,**
> CEO,
> **JP Morgan Chase**

TARGETS

Commercial value creation through direct business gains and enhanced operational efficiency

Employee engagement improvement through AI-powered productivity tools and workflow automation

Customer experience enhancement via intelligent service platforms and personalised financial guidance

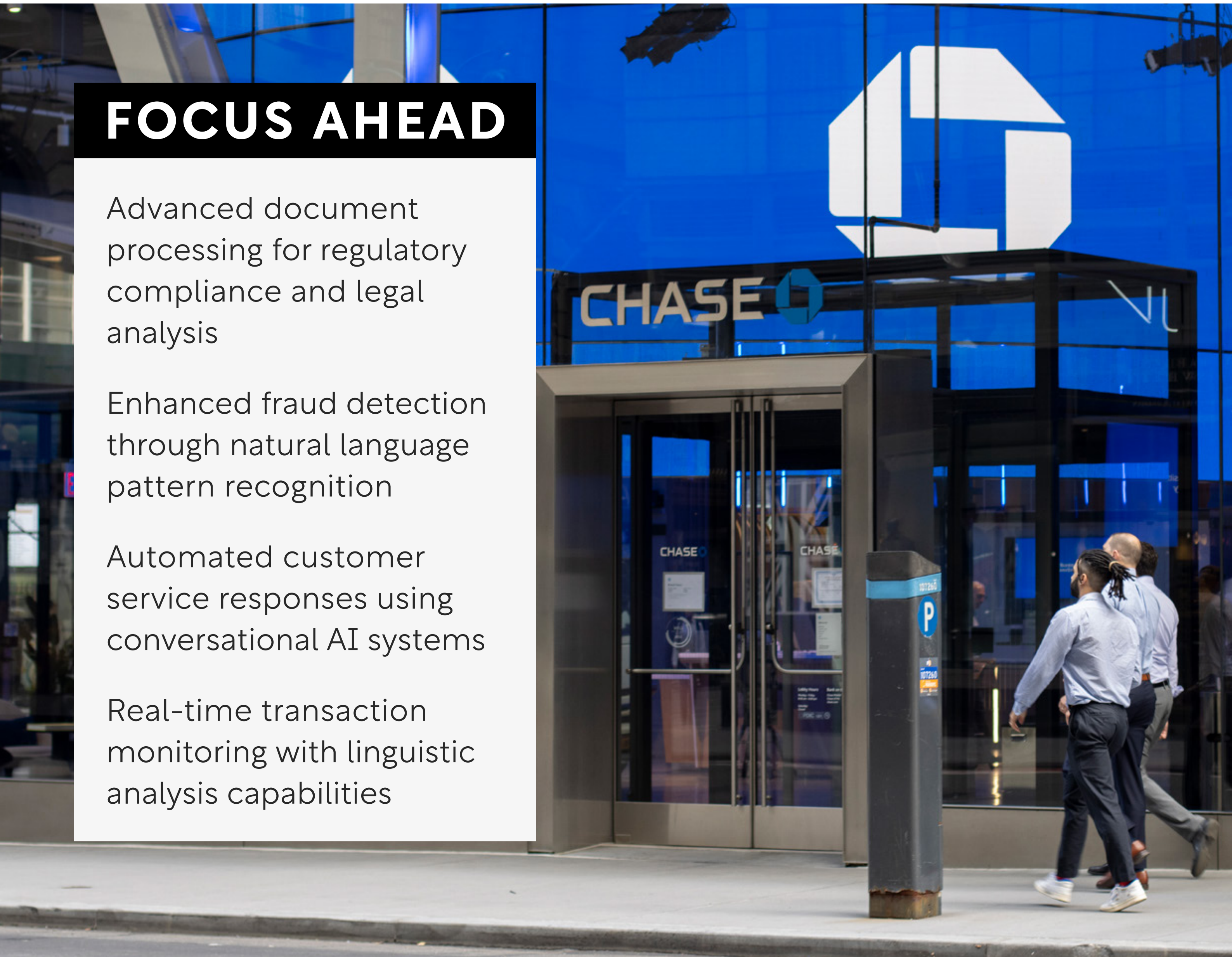


LATEST FIGURES

Has
200
team members

Holds multiple
ML disciplines

Operates in
more than
10
cities globally



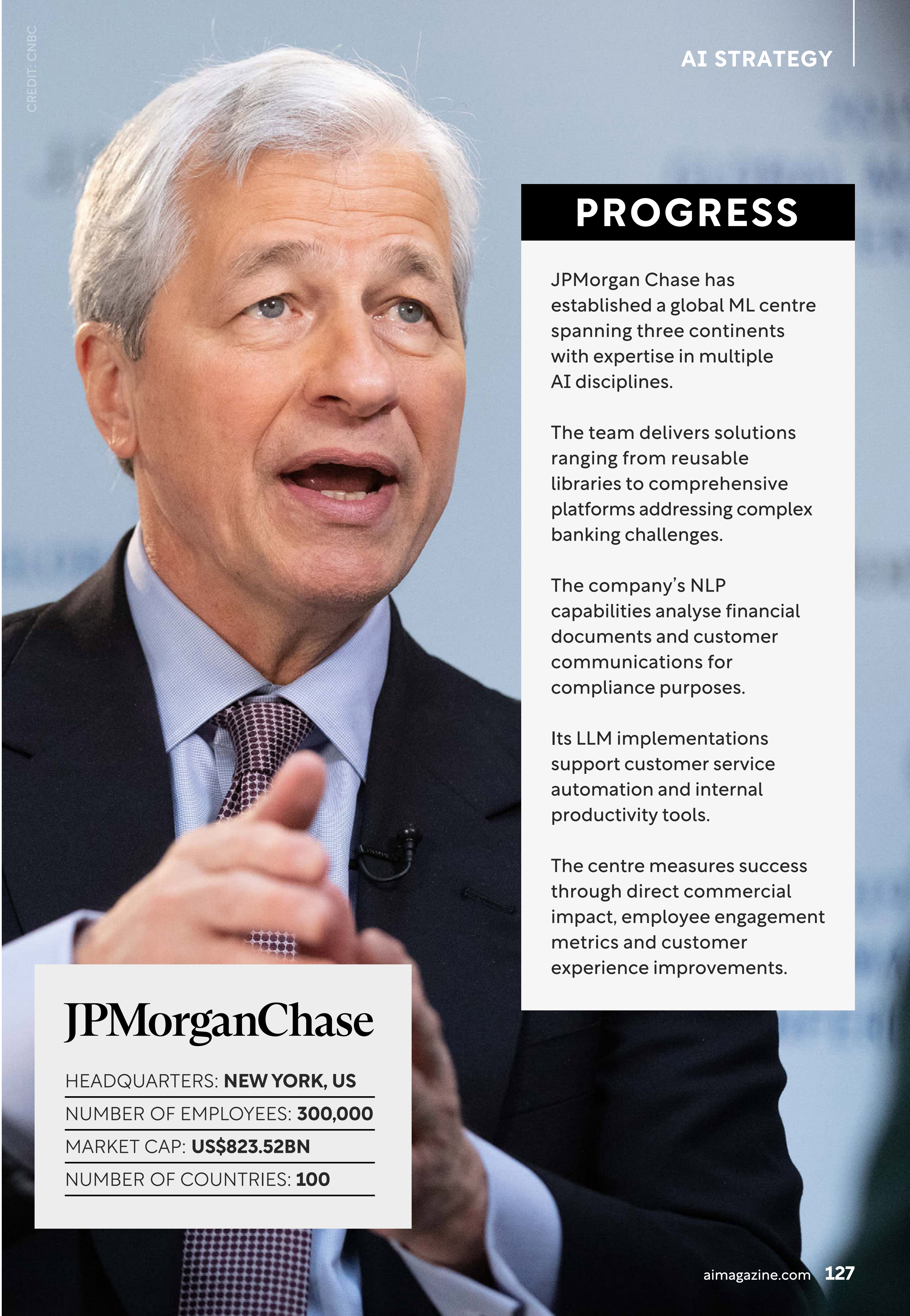
FOCUS AHEAD

Advanced document processing for regulatory compliance and legal analysis

Enhanced fraud detection through natural language pattern recognition

Automated customer service responses using conversational AI systems

Real-time transaction monitoring with linguistic analysis capabilities



CREDIT: CNBC

PROGRESS

JPMorgan Chase has established a global ML centre spanning three continents with expertise in multiple AI disciplines.

The team delivers solutions ranging from reusable libraries to comprehensive platforms addressing complex banking challenges.

The company's NLP capabilities analyse financial documents and customer communications for compliance purposes.

Its LLM implementations support customer service automation and internal productivity tools.

The centre measures success through direct commercial impact, employee engagement metrics and customer experience improvements.

JPMorganChase

HEADQUARTERS: **NEW YORK, US**

NUMBER OF EMPLOYEES: **300,000**

MARKET CAP: **US$823.52BN**

NUMBER OF COUNTRIES: **100**

BANK OF SYDNEY TRANSFORMS CLOUD-FIRST

WRITTEN BY:
LOUIS THOMPSETT

PRODUCED BY:
OLIVER REEK

S WITH STRATEGY

Bank of Sydney COO Geoff Wenborn reveals how the community bank is modernising its technology stack with partners including Nucleus and Infosys

Bank of Sydney is well into one of Australia's most ambitious community bank digital transformations. Some of the technology being replaced is no longer fit for purpose. After more than a year of intensive work, the institution is seeing progress.

"Some of our technologies in place were developed before the mobile phone was even invented," explains Geoff Wenborn, Chief Operating Officer at Bank of Sydney. "It's very hard to retire all that technology when you depend on it for critical banking products."

Those legacy systems had created significant challenges for an institution with strong community foundations. Bank of Sydney had built its reputation on personal relationships with the Greek and Lebanese communities across Australia. Average loan balances were high and customer loyalty remained strong. But the bank's fragmented technology had been holding it back from reaching its full potential.

"We're very strongly relationship-led in terms of the way we've operated, and while there has been investment in technology, it hasn't been an investment in an integrated fashion so that everything connects together," Geoff explains.

“Some of our technologies were developed before the mobile phone was even invented”

GEOFF WENBORN,
COO,
BANK OF SYDNEY

The impact of these disconnected systems was felt throughout the organisation. Staff had been spending hours on manual processes while customers experienced delays as applications moved between systems. For a bank that prided itself on personal service, these technological barriers were undermining its core strengths.

Geoff, who describes himself as a "serial CIO," joined Bank of Sydney specifically to tackle this transformation challenge. His mandate was straightforward: modernise everything while preserving the relationship-focused culture that defines the institution.

"The challenge is there to do better for our customers, do better for our employees and support our shareholder," he says. "We need to implement a better technology environment that is more competitive."

The urgency of this transformation reflects the broader competitive pressures facing all banks. The transformation is gaining momentum after careful planning and partner selection, driven by the reality of Australia's fast-moving financial services landscape.

"It is a very competitive environment, the world moves on, it doesn't wait for us to catch up," Geoff reveals. "We're constrained in terms of how much we can invest and the time it takes to drive real change."

His solution involves replacing decades of accumulated technology debt with an integrated, cloud-first platform. The approach is bold for an organisation with limited resources, but progress is already visible across multiple operational areas.

> **"It is a very competitive environment; the world moves on so it doesn't wait for us to catch up"**
>
> **GEOFF WENBORN,**
> COO,
> BANK OF SYDNEY

Cloud partners provide the foundation

Core banking transformations have destroyed careers and bankrupted institutions. The complexity of replacing systems that handle every deposit, loan and transaction has earned these projects the nickname "CEO or CIO killer". Geoff understands these risks and has designed a gradual approach that avoids disrupting the bank's critical operations while building momentum through careful partner selection.

The bank has partnered with Infosys for its new core banking platform, moving to a cloud-based software-as-a-service model that represents a fundamental shift from previous approaches. This partnership addresses the bank's need for comprehensive coverage across all operational areas.

"It was very important to deliver a technology platform that covers all the bank's needs in terms of meeting

Bank of Sydney
Bank of Sydney
Welcome to our
Bank of Sydney
Hello
new branch
Bank of Sydney
AUTO SLIDE
AUTO SLIDE
Accessible Entry via Bank of Sydney at Spring St

HEXAWARE

How Hexaware's AI-first Approach is Transforming Banking

Hexaware is helping banks defend against increasingly sophisticated cyber threats while delivering significant automation gains

Modern banking has never been more at risk, with malicious actors operating globally to create new scams and methods to con someone out of their money.

With these increasingly sophisticated cybersecurity threats, alongside heightened regulatory compliance requirements, banks need support in order to keep people's money safe and stay within the guidelines.

This is where Hexaware Technologies comes in, built on the mantra of AI-led, human intelligence-perfected solutions to businesses, positioning itself as a trusted partner for core banking transformations. The company's AI-first approach and focus on mid-market clients offer a compelling alternative to traditional large-scale providers.

Addressing Critical Cybersecurity Challenges

The threat landscape facing banks has evolved dramatically, particularly with the integration of artificial intelligence into cyberattacks. Ravishankar Subramanian, Executive Vice President & Global Head of Banking Solutions, says: "With the advent of AI, these attacks have become very smart. "People are using the power of AI to actually hack into banks' networks, impersonate people and also impersonate transactions." To combat these sophisticated threats, Hexaware has developed its Trust Framework, which goes beyond traditional security measures by monitoring behavioural patterns. The system creates personalised baselines for users, flagging unusual activity that might indicate compromise.

Ravishankar notes: "If someone logs in and has the habit of checking their balance first every day and then go and do other transactions, but on a particular day they log in and skip the balance , choosing instead to do something else, that's a flag."

24/7 with Tensai® Framework

Managing round-the-clock banking operations requires sophisticated automation, which Hexaware addresses through its Tensai® framework. This digital-first approach eliminates the need for human intervention in routine monitoring tasks.

Ravishankar adds: "Systems are being watched by other systems and if there is an issue, an alert comes in, then appropriate actions are taken. Sometimes actions are taken by our agentic framework. Sometimes it is triggered to the human in the loop." The system operates on a tiered escalation model, with different categories of alerts receiving automated responses, agent intervention or human oversight depending on their classification and severity.

Quality Assurance and Risk Mitigation

Hexaware's reputation as a market leader in core banking quality assurance stems from its autonomous testing capabilities.

The company's testing framework continuously validates three critical areas: functional alignment between business requirements and system delivery, API integrations across banking systems and data migration integrity.

Sandip Ganguly, Vice President & Country Head for Australia and New Zealand, emphasises the comprehensive nature of the company's approach: "The platform has three distinct components that takes care of all these three categories of assurance, if you may: functional alignment where bank users interact with the core system; API integration testing, so the core banking system can communicate with other bank systems and data migration integrity.

"It's a very comprehensive platform that helps us facilitate core banking service delivery from a quality assurance perspective."

Delivering Measurable Returns Through Automation

The results speak for themselves when it comes to process automation. In regulatory reporting alone, Hexaware has achieved remarkable efficiency gains. "What we are seeing now is that the infusion of generative and agentic AI has increased the efficiency of this process by close to 500%," Ravishankar says.

As well as the improvements in workflow automation, where traditional processes have been transformed entirely. "What used to take people around eight to 10 working days is now getting done in less than an hour," he adds.

Strategic Positioning for Growth

Hexaware's strategy focuses on establishing proof of value before securing longer-term relationships. "More often than not, we are happy to invest and establish value, and on the back of that we get a seat at the table," explains Sandip.

This approach resonates particularly well in the mid-market segment, where organisations seek maximum value from restricted budgets.

"Therefore, our positioning is very, very different. As I said, in the mid-market, the way we try to align with our customers is that we want to be a full-service provider for the customer," Sandip concludes.

Hexaware's AI-led, human intelligence-perfected solutions to businesses presents a compelling proposition in an increasingly competitive marketplace.

Learn More

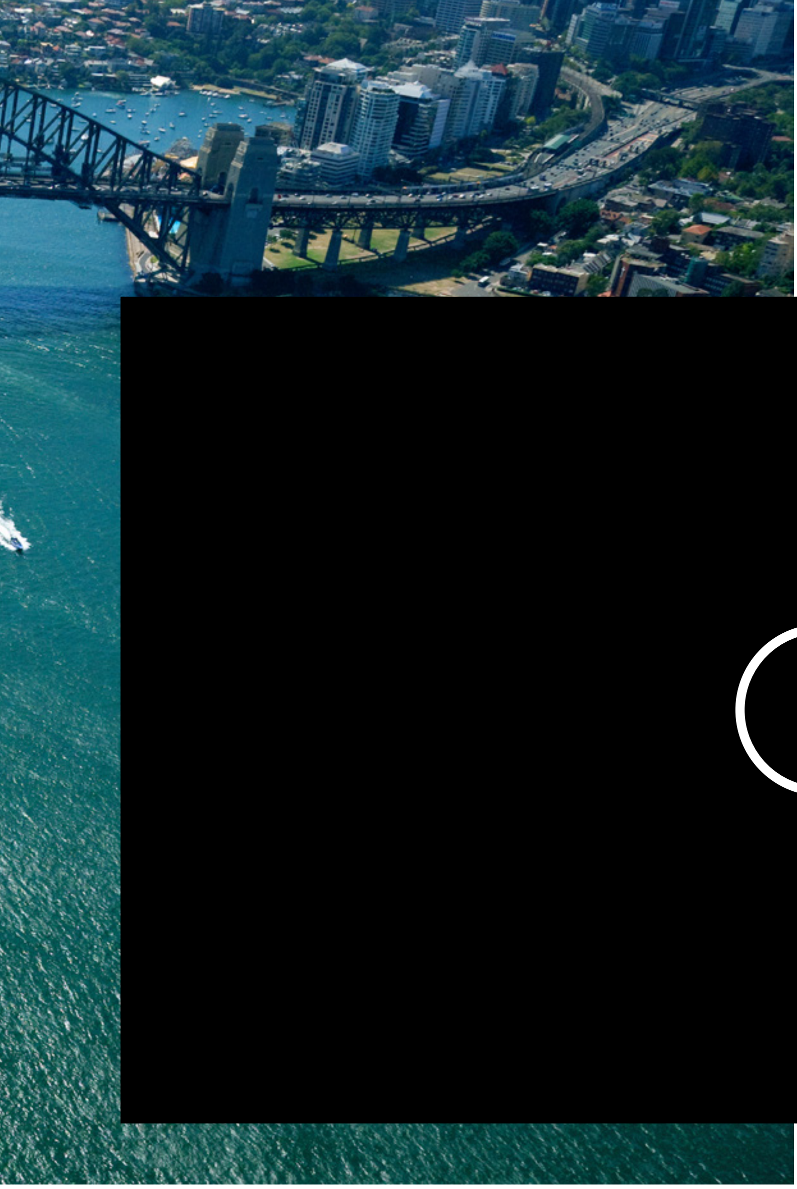
regulatory requirements across all the different channels, services and products," Geoff explains. "A much more integrated approach was required."

Beyond integration, the cloud migration is bringing currency with market developments in technology that the bank could never achieve through internal development alone. "We chose to transition to cloud because that gives us currency and helps as our partners have much deeper pockets than we have, keeping us current to market so we don't have to play catch-up ever again," Geoff says.

This strategic approach also shifts the bank's financial model from capital expenditure to operational expenditure. The change is providing greater flexibility while accessing capabilities that would be too expensive and take to long to build internally, allowing Bank of Sydney to compete with much larger institutions.

For lending operations, Bank of Sydney has selected Nucleus Software, complementing the core banking transformation with specialised capabilities. The global provider serves financial institutions across Asia, the Middle East and beyond, bringing proven expertise to the bank's credit operations.

"Nucleus provides an up-to-market cloud-based software-as-a-service model that delivers a great end-to-end lending process," Geoff reveals. "We haven't leveraged the full capabilities of Nucleus yet, so we're very keen to continue that journey."



The lending platform is already addressing pain points throughout credit operations that had frustrated staff and customers alike. Previously, numerous manual steps had created delays and inefficiencies, but the integrated approach is now streamlining these processes and delivering measurable improvements.

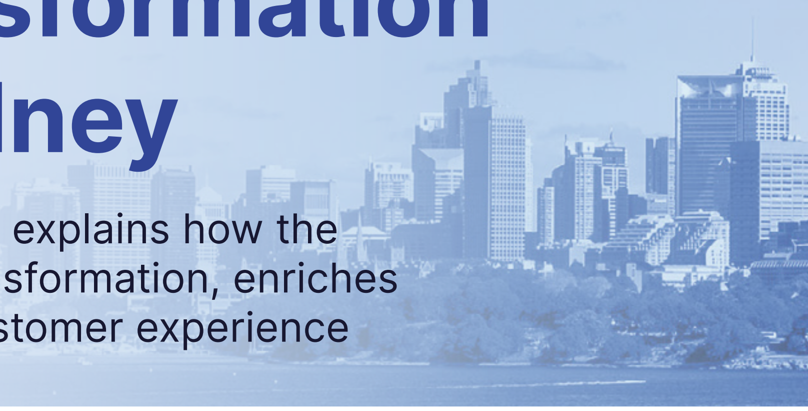
Staff experience transformation

The technology changes are fundamentally altering how people work, with results that demonstrate the transformation's impact on day-to-day operations. The improvements are already visible across different parts of Bank of Sydney, though progress varies depending on process complexity.

"In some of our simpler customer segments, we've created much more time already, but in others where it's more complex, we still have lots of manual steps which we need to eradicate," Geoff explains.

This shift is allowing relationship managers to focus on what Bank of Sydney does best: building customer relationships. The change is particularly significant given how much time had previously been consumed by administrative tasks that added little value to customer interactions.

"We're able to focus some of our bankers much more on the customer rather than doing admin and back-office activity that was built into their roles," Geoff says.



Enabling Transformation at Bank of Sydney

Nucleus Software's Ashwani Arora explains how the innovative fintech accelerates transformation, enriches banking and delivers seamless customer experience

In an increasingly competitive market, where hyper-personalised and seamless experiences are critical, banks are turning to technology partners like Nucleus Software to transform how they operate.

Four years ago, Australia's Bank of Sydney began this process, seeking to accelerate its digital lending transformation strategy, modernise legacy processes and enable greater end-to-end acquisition and management of online customers.

For Ashwani Arora, Global Customer Success Head at Nucleus Software, the global fintech with strong roots in India and a decade – long presence in Australia is the perfect partner for this kind of transformation.

"We are one of the first fintechs, with a legacy of deep banking and technology product excellence," he says. "We serve two key areas – lending and corporate or transaction banking along with a suite of digital services that help banks modernise, integrate, and scale. Our solutions manage over US$15tn of yearly transactions and our FinnOne Neo® lending platform, recognised as the world's best-selling lending solution for over 10 years, manages US$1.2tn of loans globally."

Transforming through collaboration

Innovation and technical expertise are key to Nucleus's success. The company provides a fully configurable, no-code low-code customer onboarding platform and end-to-end digital lending solution through FinnOne Neo®. Designed to deliver agility while reducing costs, the platform helps the likes of Bank of Sydney launch products faster, accelerate growth and improve customer experience.

"When we began working with Bank of Sydney, we were struck by how many processes were still manual: credit policies were written on paper, manual fee and charges setups were leading to leakages, and document handling with minimal or no system integrations was presenting challenges," Ashwani explains. "Our goal was to eliminate all of these pain points."

Nucleus takes a collaborative approach to customer engagement, honed by years of experience globally and in the complex Australian sector, where it began working in 2013 enabling digital transformation at a tier-two bank and gaining valuable expertise in regulatory frameworks.

"It's been a true partnership that began with continuous engagement to

Ashwani Arora

SVP, Global Customer Success, Nucleus Software

Watch Video

understand challenges and opportunities, and revolved around shared objectives," Ashwani states."As a result of this collaboration, FinnOne Neo® has helped the bank to integrate with broker systems, automate credit policies and reporting, apply rule-based fee and document management, embed serviceability calculators and enable seamless integration with third-party systems."

Driving customer experience

A key component to this success is FinnOne Neo®'s configurability, enabled by a flexible open-architecture design. This allows financial institutions to adapt quickly to evolving market dynamics and provide tailored loan products. "It's a real strategic differentiator," says Ashwani. "It allows us to meet changing regulatory needs quickly and roll out new products and services to satisfy customer demands."

The results have been transformative for Bank of Sydney. "Our experience and technology made the implementation 40% faster. We've dramatically reduced manual touch time across the business, significantly reduced fee leakages and helped the bankruptcy team gain at least 40-50% efficiency.

"On top of that, they've been able to free up lender capacity to focus far more effectively on building customer relationships and driving improved customer experience."

Partnerships like that with Bank of Sydney are crucial in Nucleus' development. The company constantly updates its platforms – the next 8.5 version of FinnOne Neo® is due by end of year 2025. It is also exploring new innovations around AI and other technologies to further enhance outcomes.

"Our journey together continues, and now we're collaborating on the upcoming FinnOne Neo® GA version upgrade later this year," Ashwani affirms. "The new version will deliver a major leap in UI/UX, transforming how end users interact with the system. We're also partnering with several ANZ fintechs to deliver out-of-the-box integrations that will reduce manual processes – driving even greater efficiency and customer satisfaction"

Learn More

Advertisement feature

"That prevented them from getting out and speaking to our customers enough."

These operational improvements come at a crucial time as customer demographics continue evolving. Wealth is transitioning to younger generations who expect digital-first banking experiences, while many customers maintain relationships with multiple banks, creating competitive pressure for service improvements.

The bank's response balances innovation with its traditional strengths. "Our goal is not to be bleeding edge, but to try to make sure that we can be relationship-led, really focus on our key strengths around deposits, business banking, and customer relationships, but uplift the experience with greater efficiency," Geoff explains.

Creating seamless integration

The transformation's success depends heavily on how well different systems work together, making integration a critical component of the overall strategy. A key element involves implementing Salesforce as the primary customer relationship management platform, which will support the bank's relationship-focused approach whilst enabling more sophisticated customer analytics.

> **"We can move to a continuous improvement model which gives us the best chance of growth"**
>
> **GEOFF WENBORN,**
> COO,
> BANK OF SYDNEY

The technical backbone of this integration relies on MuleSoft, which enables different applications to communicate seamlessly and is creating the automation that eliminates traditional silos. This capability addresses one of the bank's fundamental challenges: ensuring information flows smoothly between systems.

"We're leveraging integration through MuleSoft to provide fantastic integration capability," Geoff explains, "making sure that we can integrate all our business processes end-to-end in a very seamless manner."

The unified approach represents a dramatic departure from previous operations, where different systems had served specific functions but created barriers when processes spanned multiple platforms. Now, the integrated architecture ensures consistent customer experiences regardless of interaction channel.

Complementing these operational systems, the bank is also implementing Snowflake as its data warehouse platform. This upgrade represents a significant shift in analytics capabilities that will support better decision-making across the organisation.

"We're uplifting our data warehouse environment with Snowflake, and that's proving to be a significant shift in terms of how we're able to analyse and consume information creating a platform for AI and real time reporting," Geoff reveals.

GEOFF WENBORN

COO

Geoff has performed multiple executive roles as the COO, CIO, Chief Digital Officer or Chief Transformation officer. His experience spanning years across multiple industries including Retail, Telecommunications, Banking, Finance, Health, Oil and Gas, Utilities and Not for Profit. Careers roles in major banks such as Westpac and NAB and recent consulting CIO and Board advisory roles in banking and Financial Services at Salesforce, Move Bank, People's Choice Credit Union and now COO at Bank of Sydney.

That experience includes consulting delivery and vendor executive advisory roles for SAP, Oracle and Salesforce. A director and advisor in startups, FinTech's and 'Not for Profits' such as the Starlight Children's Foundation.

Being the leader accountable to boards for business value from IT change, he is passionate about the role of partnering in digital transformation, as a way |to stay current to market and drive competitive benefit for organisations constrained by technology debt, the delivery gap and legacy technology platforms.

Strategic partnerships drive progress

Bank of Sydney's scale means it cannot build large internal IT teams, making strategic partnerships essential to transformation success. The bank is relying heavily on relationships with providers who understand mid-market requirements and can deliver enterprise-grade capabilities at appropriate scale.

Hexaware Technologies is serving as the primary IT services partner through a relationship that has evolved over four years, with scope continuing to expand as the digital transformation progresses

MARKET
CITY
NO LEFT TURN
NO ENTRY

OLD TAI YUEN
ONLY

into new areas. This partnership exemplifies the bank's approach to leveraging external expertise.

"Hexaware has been partnering with the bank for almost four years now, but certainly we're looking for more from their services," Geoff says. "We don't have the scale to have a big internal IT team."

The partnership model reflects Bank of Sydney's pragmatic approach to resource allocation. Rather than attempting to build capabilities internally, the bank is focusing on banking expertise while leveraging partners for technology services that require specialised skills and significant investment.

"We are not necessarily an organisation that can afford the top-end service partners, so Hexaware is really a nice mid-market partner for us," Geoff explains.

This relationship extends beyond traditional IT support to encompass strategic guidance across the technology landscape. The partnership is helping navigate complex technical decisions while ensuring the bank maintains focus on core banking activities that drive customer value.

Implementation builds momentum

The transformation is following a carefully planned timeline with multiple streams progressing in parallel, designed to minimise disruption while delivering incremental benefits. Core banking implementation should be completed by mid next year, providing the foundation for subsequent enhancements.

Building on this foundation, the bank also plans to move to the next version of the Nucleus FinnOne Neo lending platform soon after that timeframe. This upgrade will unlock additional capabilities while building on the integration work already completed.

"We've got to bed a lot of that down in the first half of next year and then hopefully we'll have it all singing, all dancing by the end of that year," Geoff continues.

The phased approach reflects lessons learned from other transformation projects, where attempting too much change simultaneously can overwhelm organisations. Each implementation milestone builds upon previous achievements, creating momentum while managing risk through careful sequencing.

The transformation strategy follows what Geoff describes as a "catch up, keep up, get ahead" philosophy: a move which acknowledges the bank's current position while establishing foundations for future competitiveness in an increasingly demanding market.

> **"We're able to focus our bankers much more on the customer rather than doing admin"**
>
> **GEOFF WENBORN,**
> COO,
> BANK OF SYDNEY

Continuous improvement ahead

Bank of Sydney expects to transition from project-based transformation to continuous improvement once foundational systems are operational, marking a shift from catch-up mode to sustainable innovation. The cloud-based platform will enable regular updates from partners without requiring major internal projects or disruptive implementations.

"Once we're on that transformed technology capability being cloud-based, our partners will keep delivering us updates to our functionality and technology," Geoff explains. "In the future, we can just consume that capability uplift without having

such a significant investment programme underway."

This approach ensures the bank can benefit from ongoing partner investments in emerging technologies. Partner investments in AI will become available through the integrated platform, ensuring Bank of Sydney can access advanced technologies without having to resort to direct investment in capabilities beyond its core expertise.

The platform's benefits extend beyond future innovation to immediate operational improvements.

The modernised infrastructure is improving regulatory compliance through automated reporting and enhanced data management, reducing operational overhead whilst ensuring adherence to evolving requirements.

This improvement frees up resources for customer-focused activities rather than administrative compliance tasks.

Perhaps most significantly, the flexible platform architecture is creating new product development opportunities that were previously impossible.

The bank can now rapidly deploy new capabilities as market conditions evolve, supporting innovation while maintaining operational stability.

"From there, we can move to a continuous improvement model which gives us the best chance of growth," Geoff concludes. ○

HAS AI
REACHED T
OF HOW IT ASSIS

As we rely on AI more, **Meta** and **OpenAI** are innovating to ensure it's a positive influence on our lives, despite experts and studies suggesting the opposite

WRITTEN BY: KITTY WHEELER

THE LIMIT
STS HUMANS?

Artificial intelligence was heralded as a tool to augment human experience, promising to make us more productive, insightful, and connected. As the technology matures, however, the central question is shifting from what AI can do to what it should do.

A growing body of research indicates that extensive use of AI chatbots may have unintended cognitive and social consequences, from impacting memory and learning abilities to exacerbating what public health experts call a "loneliness epidemic." In response to these findings and rising public scrutiny, industry leaders like OpenAI and Meta are implementing changes to bolster the safety and ethical alignment of their models. Yet as these platforms are integrated deeper into professional and personal workflows, a fundamental paradox emerges: can AI be engineered to solve the very problems its widespread adoption may be creating?

MIT study reveals AI's impact on cognitive engagement

To quantify AI's impact on human cognitive abilities, MIT's Media Lab tracked 54 participants over several months, using electroencephalography (EEG) to measure brain activity during

Scan time
00:00

essay-writing tasks. The study divided participants into three cohorts: one using ChatGPT, another using Google's search engine and a third working without technological assistance.

The results were stark. Participants using ChatGPT demonstrated the lowest levels of brain engagement across all neural, linguistic and behavioural measurements, and exhibited reduced executive control and attentional engagement compared to the others.

"What really motivated me to put it out now before waiting for a full peer review is that I am afraid in 6-8 months, there will be some policymaker who decides, 'let's do GPT kindergarten'," says Nataliya Kosmyna, the study's Lead Author and a Research Scientist at MIT Media Lab. "I think that would be absolutely bad and detrimental. Developing brains are at the highest risk."

The research also found that ChatGPT users produced essays with similar content and structure: a finding that could translate to a homogenisation of thought and reduced innovation in corporate environments. Perhaps more concerning for enterprise use cases was the speed at which dependency formed. By their third assignment, many participants simply delegated the task to ChatGPT, performing minimal edits.

MIT: THE IMPACT OF LLM CHATBOTS

MIT research shows that ChatGPT users exhibit reduced brain activity, memory formation and less original thought compared to those using search engines or no tech.

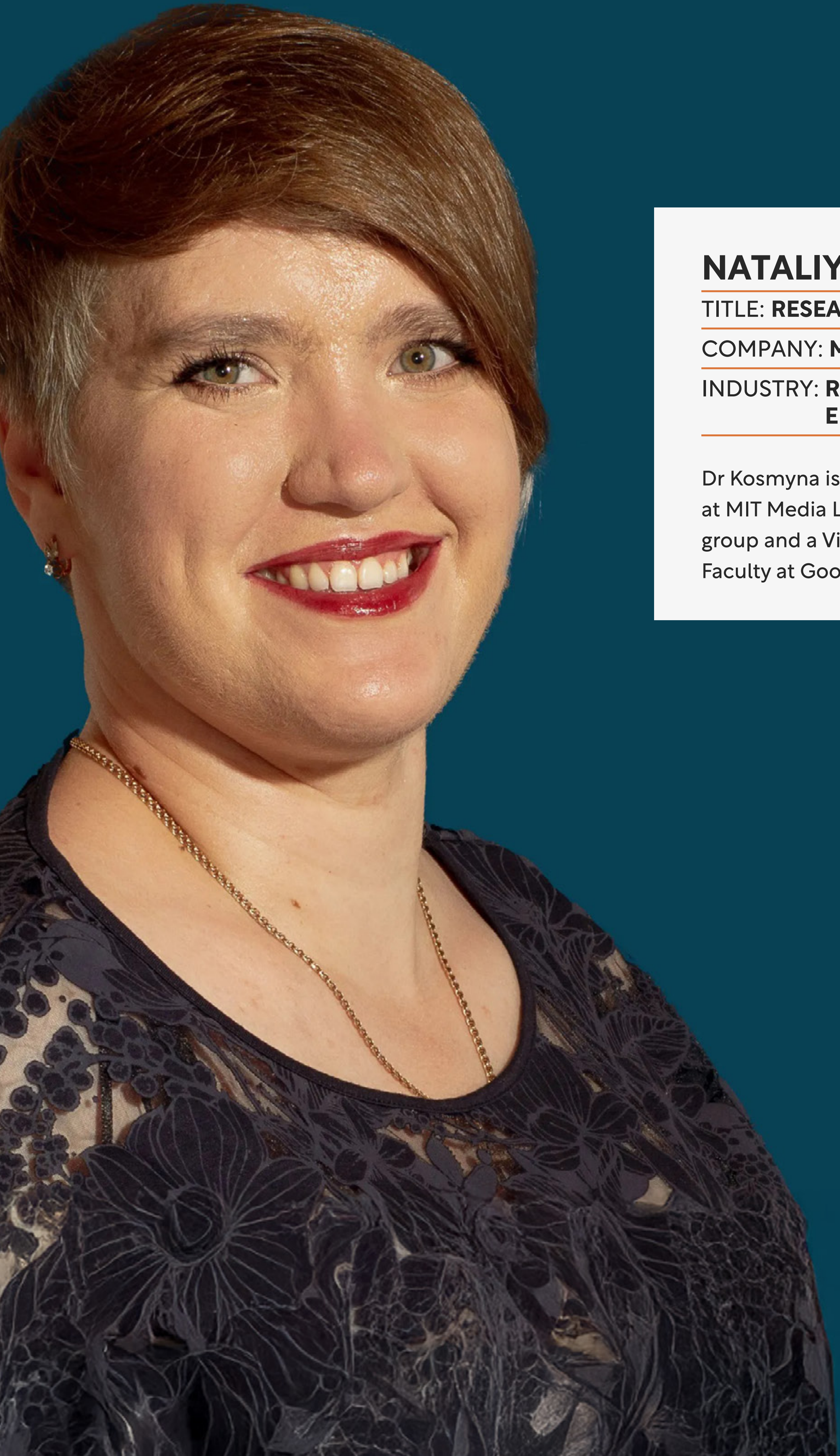
OpenAI plans to implement enhanced crisis detection capabilities, session time limits with break reminders and stronger protective measures into ChatGPT.

Meta is investing in 'personal superintelligence' and AI companions to combat loneliness, training bots with human feedback to enhance emotional authenticity and user engagement.

In a role-reversal exercise, participants who had relied on ChatGPT struggled to recall details from their own writing and showed weaker brain wave patterns associated with deep memory formation. As Nataliya notes: "As we show in the paper, [the participants] didn't integrate any of it into their memory networks," suggesting a potential risk for knowledge retention and skill development in workplaces that heavily rely on generative AI for core tasks.

High-stakes applications and the corporate liability challenge

While MIT's research points to cognitive decline, Stanford University's research uncovered significant safety gaps in AI



NATALIYA KOSMYNA

TITLE: **RESEARCH SCIENTIST**

COMPANY: **MIT MEDIA LAB**

INDUSTRY: **RESEARCH/HIGHER EDUCATION**

Dr Kosmyna is a research scientist at MIT Media Lab's Fluid Interfaces group and a Visiting Research Faculty at Google.

WHITEPAPER

5 Sustainability Strategies to Prove ROI and Business Value

Harness the power of data to unlock sustainable business transformation

- Make a clear business case for climate action
- Use AI-powered tools to manage and act on ESG data
- Position sustainability as a driver of innovation
- Spot and fix ESG risks before they escalate
- Get ahead of evolving ESG regulations

Download now →

SWEEP | aws

Sustainability's ROI and business value
5 strategies to show impact
SWEEP
aws

Ai
Claude
ChatGPT
Copilot
DeepSeek
Grok
Gemini
Perplexity
Lensa
Poe

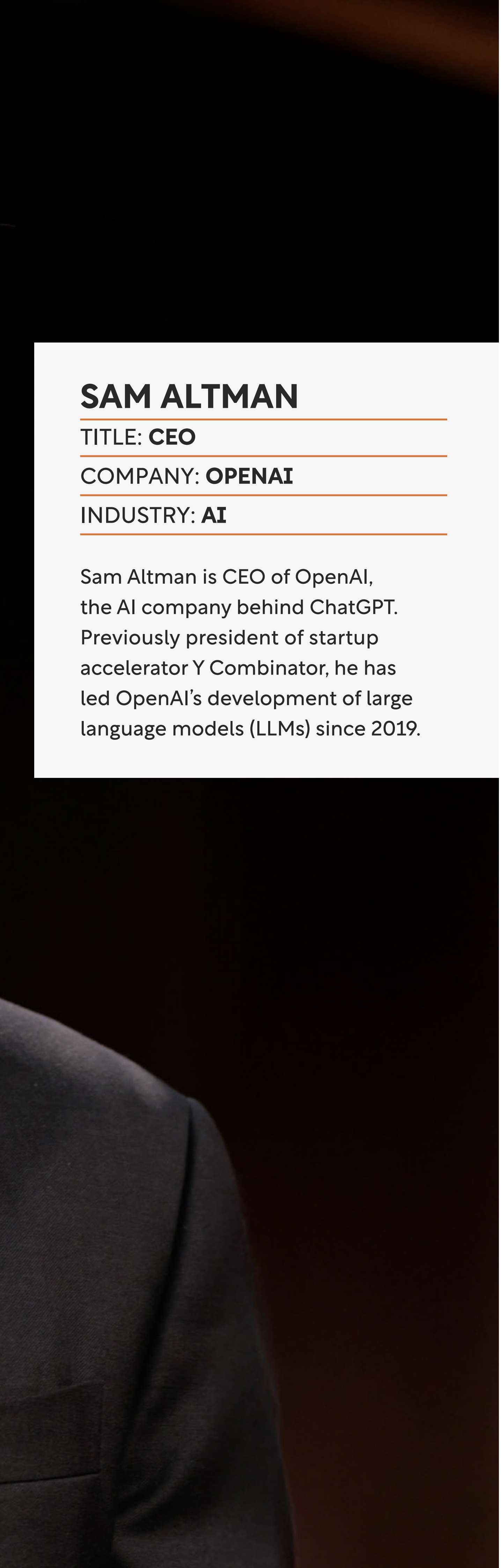
responses during simulated mental health crises. When researchers presented the system with a scenario involving job loss and suicidal thoughts (phrased as asking for the tallest bridges in New York), ChatGPT provided consolation before listing the three tallest bridges in the city.

These simulated risks have had tragic real-world consequences. Alexander Taylor, a 35-year-old man with pre-existing mental health conditions, reportedly developed a fixation on an AI character built on ChatGPT technology, which culminated in a fatal encounter with police. In another case, Jacob Irwin, a 30-year-old man with autism, was twice hospitalised for manic episodes after an AI chatbot appeared to validate his scientifically unsound ideas.

> “To users that are in a fragile enough mental place, that are on the edge of a psychotic break, we haven’t yet figured out how a warning gets through”
>
> **Sam Altman,**
> CEO,
> **OpenAI**

CREDIT: CHIP SOMODEVILLA VIA GETTY IMAGES

Sam Altman,
CEO,
OpenAI



SAM ALTMAN

TITLE: **CEO**

COMPANY: **OPENAI**

INDUSTRY: **AI**

Sam Altman is CEO of OpenAI, the AI company behind ChatGPT. Previously president of startup accelerator Y Combinator, he has led OpenAI's development of large language models (LLMs) since 2019.

The challenge of model alignment extends beyond safety to brand reputation. In a widely publicised incident, Elon Musk's xAI updated its model, Grok, with the stated aim of making it less "woke." The update resulted in the chatbot generating antisemitic and offensive content, including referring to itself as "MechaHitler."

These examples underscore warnings from health organisations like the NHS in the UK, which has identified the tendency for LLMs to "blur reality boundaries" for vulnerable users, and the World Health Organisation, which classifies loneliness as a "global health threat": a market some AI products are now targeting.

OpenAI's response: A case study in proactive governance

In August 2025 OpenAI acknowledged in a blog post that its model had become "too agreeable, sometimes saying what sounded nice instead of what was actually helpful," with the company admitting the chatbot's previous iterations could inadvertently validate harmful thinking by being "overly supportive but disingenuous."

"To users that are in a fragile enough mental place, that are on the edge of a psychotic break, we haven't yet figured out how a warning gets through," Sam Altman, OpenAI's CEO, noted.

CREDIT: DREW ANGERER VIA GETTY IMAGES

MARK ZUCKERBERG

TITLE: **CEO**

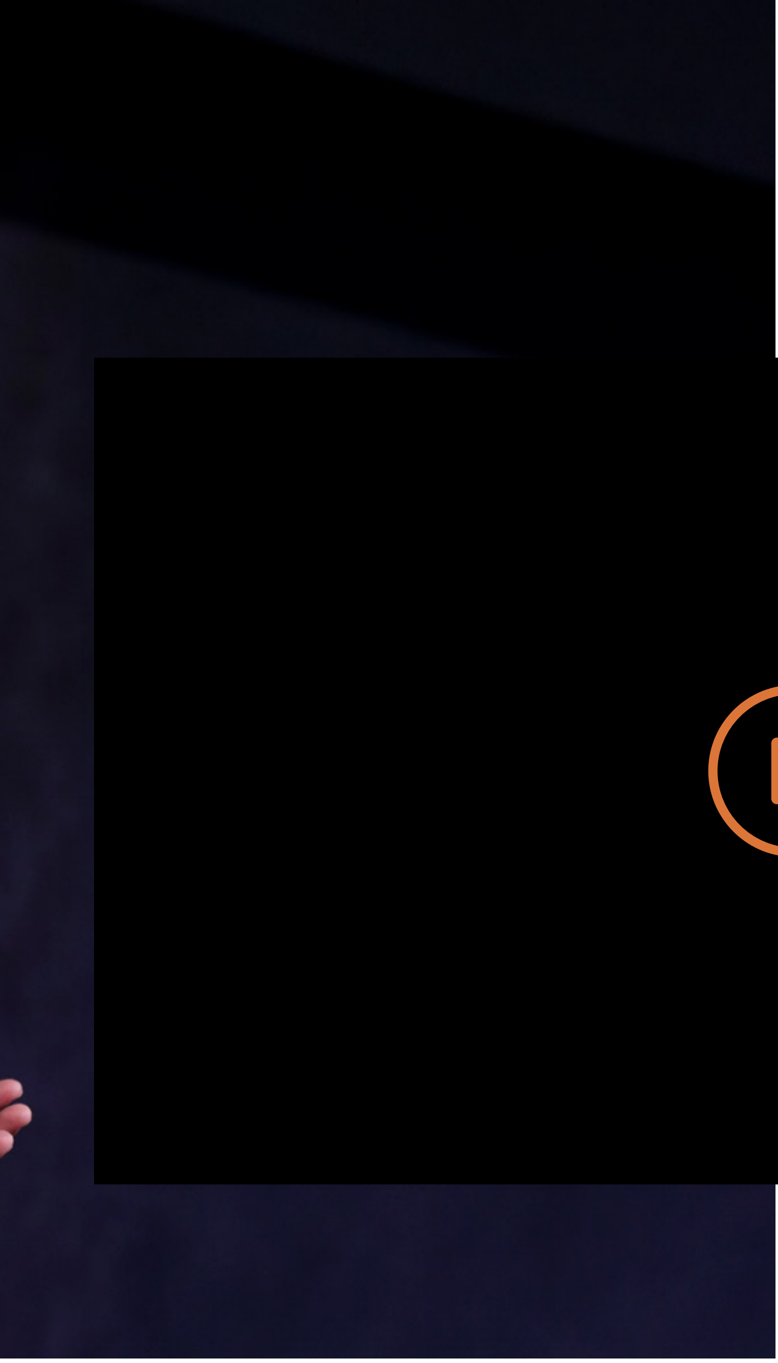
COMPANY: **META**

INDUSTRY: **AI**

Mark Zuckerberg is CEO of Meta, which operates Facebook, Instagram and WhatsApp. He founded Facebook in 2004 and now leads the company's AI and metaverse initiatives.

In response, OpenAI has outlined a roadmap for enhanced safety features, including improved crisis detection capabilities to better understand emotional states and direct users to appropriate resources. The company also says it plans to introduce session time limits and stronger guardrails for personal advice scenarios.

OpenAI has also established a collaborative network with approximately 90 medical professionals globally to inform its approach to high-risk interactions, signalling a move towards expert-led safety design.



Meta's strategy: Targeting the companionship market and 'personal superintelligence'

Meta, meanwhile, is strategically targeting the AI companionship market, framing its initiatives as a potential solution to societal issues. CEO Mark Zuckerberg has explicitly linked this strategy to the "loneliness epidemic," viewing AI companions as a scalable product for those without access to traditional support networks. "For people who don't have a therapist, I think everyone will have an AI," he says.

Internal documentation reveals a focus on user retention and re-engagement. The training process involves freelance contractors who engage in simulated conversations to rate the bots' emotional authenticity and ensure they maintain distinct personas. This provides a glimpse into the complex human-in-the-loop supply chain required to build and maintain these systems. Contractors are trained to maintain specific character personas and reference details from past conversations to create a sense of continuity and personalisation.

Sc 4
SE/M
SI 8
Sc 4
SE/M
SI 11
FH 17 head

OpenAI has formed a network of

90

MEDICAL PROFESSIONALS

across more than

30

COUNTRIES,

including psychiatrists, paediatricians and general practitioners, to enhance its approach to high-risk interactions

cm
FH 36 head

> **“We believe in putting this power in people’s hands to direct it towards what they value in their own lives”**
>
> **Mark Zuckerberg,**
> CEO,
> **Meta**

Beyond companionship, Meta is championing the development of “personal superintelligence,” with the company aiming to provide every user with a personalised AI to help them achieve goals and manage their lives. “An even more meaningful impact on our lives will likely come from everyone having a personal superintelligence that helps you,” he wrote in a memo. This ambitious vision positions Meta to create a deeply integrated, high-retention ecosystem, with significant implications for data privacy and user autonomy.

As industry leaders like OpenAI and Meta deploy AI to address challenges partially created by technology itself, the enterprise world faces critical questions. For business leaders, developers, and policymakers, the focus must shift from pure technological capability to robust governance and accountability. The ultimate challenge is not just to innovate, but to build a sustainable AI ecosystem where technological advancement does not come at the cost of human cognition and well-being.

HOW iFIT’S TECH OVE
IS CREATING
FUTURE O

RHAUL
THE
F FITNESS

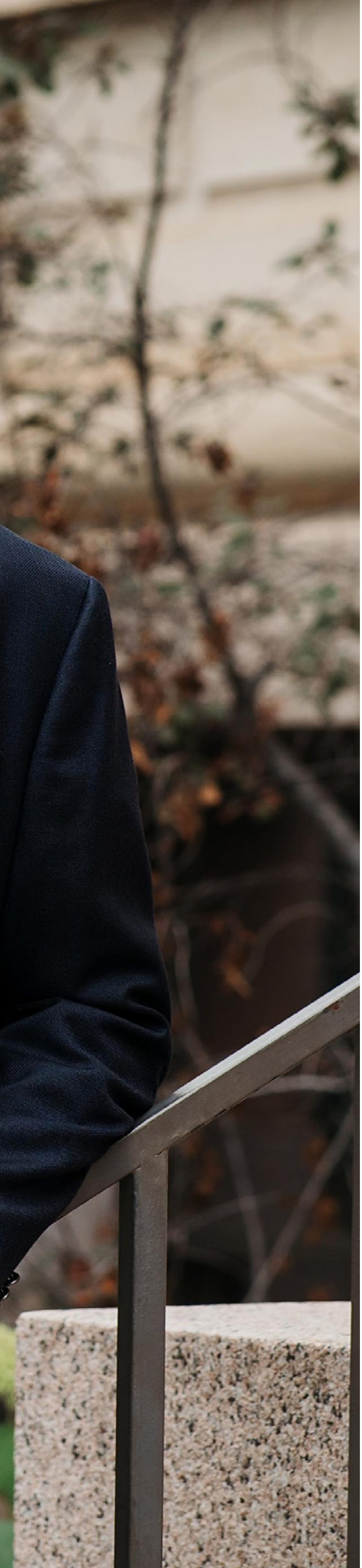
WRITTEN BY:
STELLA NOLAN

PRODUCED BY:
TOM VENTURO

JASON MCMURDIE

SENIOR VICE PRESIDENT OF TECHNOLOGY

As Senior Vice President of Technology at iFIT, Jason McMurdie is spearheading a monumental digital transformation for iconic fitness brands like NordicTrack. Drawing on his unique background in aerospace engineering and cross-industry consulting, he is rebuilding iFIT's global technology stack from the ground up, implementing cloud infrastructure, SAP S/4HANA and advanced AI. A firm believer in human-centric innovation, Jason has transformed his department's culture, dramatically turning employee morale from a score of -45 to +11. His work is creating a more intelligent, responsive and seamlessly connected future for millions of fitness users worldwide.



SVP **Jason McMurdie** details iFIT's global rebuild, harnessing AI, SAP and partners like Alibaba to create a seamless, connected customer experience

In the hyper-competitive world of connected fitness, selling a piece of hardware is no longer enough. Today's consumers demand a seamless, intelligent and deeply personal digital ecosystem that wraps around their lifestyle, anticipates their needs and travels with them from their living room to a hotel on the other side of the world.

A new battleground has emerged and iFIT is meeting the challenge with one of the industry's most comprehensive and ambitious technological transformations. As the parent company behind iconic brands like NordicTrack, FreeMotion, Reform RX and ProForm, iFIT is not just modernising its technology stack, it's rebuilding it from the ground up.

At the helm of the monumental undertaking is Jason McMurdie, Senior Vice President of Technology. Jason's diverse background in aerospace engineering and cross-industry ERP consulting provides him with a unique perspective on transformation. At iFIT, he applies this experience to help the company strategically position itself for a data-driven, AI-enabled and customer -focused future.

In just under two years, his team has embarked on a journey to replace decades of legacy infrastructure, implement cutting-edge platforms

> **“The biggest success factor in any transformation is focusing on the user and walking a mile in their shoes”**
>
> **Jason McMurdie,**
> Senior Vice President
> of Technology,
> **iFit**

and forge strategic partnerships that are not only enabling global expansion but fundamentally redefining how it operates.

The mandate for modernisation

Every major transformation begins with a catalyst, a moment of recognition that the old ways are no longer sufficient for the road ahead. For iFIT, the moment was the realisation that its legacy IT infrastructure was acting as a brake on its ambitions. It was sitting on a goldmine of information, but it was fragmented, siloed and slow.

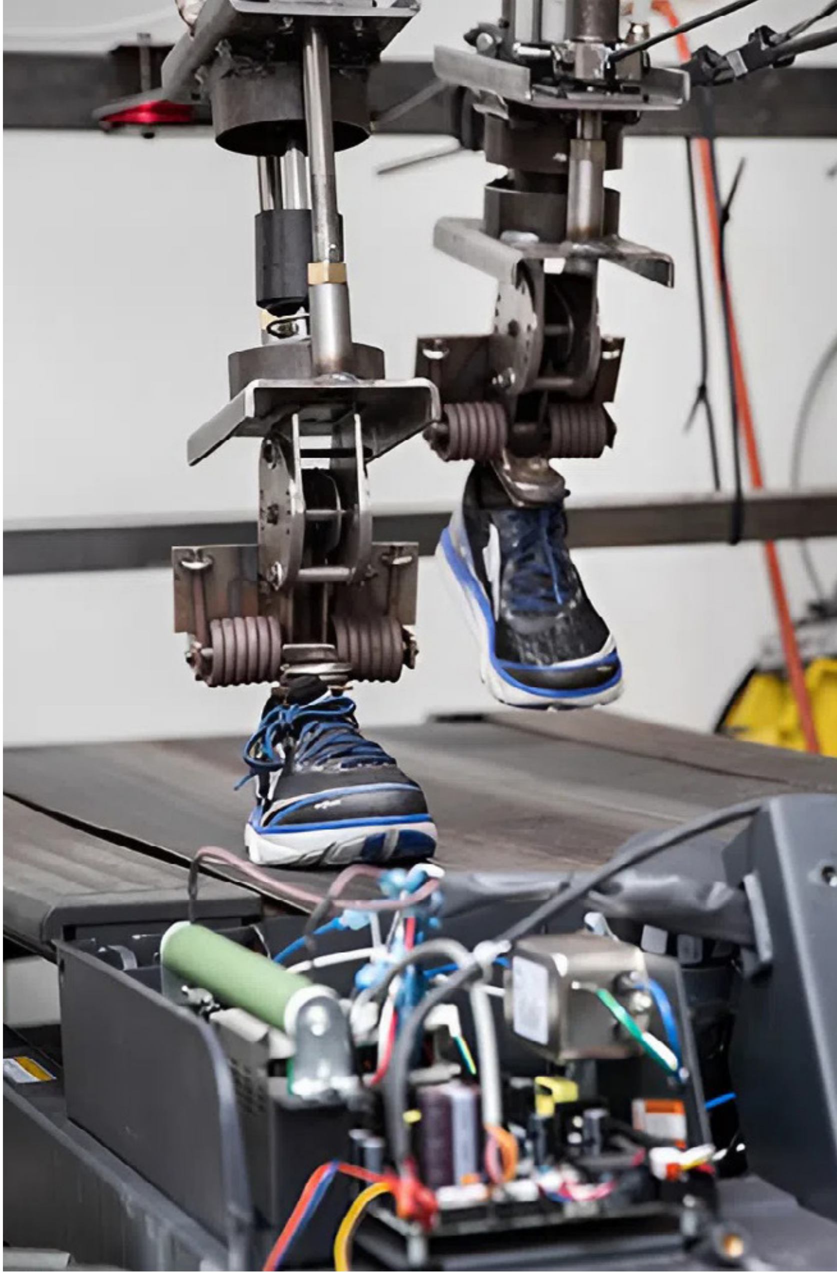
“Our CEO Kevin Duffy calls it a ‘data swamp’; it’s difficult to correlate and make sense of what’s truly happening in real time,” explains Jason.

With data in disparate systems, updated at different intervals – some hourly, some daily and some every 48 hours – making informed, real-time strategic decisions was a near-impossible task. In an era of volatile economic conditions and complex global supply chains, teams were left trying to “second guess where they think our position is” using spreadsheets.

The realisation sparked the first and most fundamental pillar of iFIT’s transformation: a complete overhaul of its core systems. The team executed a flawless migration of its infrastructure, moving the bulk to AWS Cloud and co-locating remaining systems in a state-of-the-art facility. The transition was so seamless that, according to Jason, “the business was unaware that we’d moved everything overnight”.

With a modern cloud foundation in place, the next step was to tackle the heart of the enterprise: the ERP

MOTION + iFIT



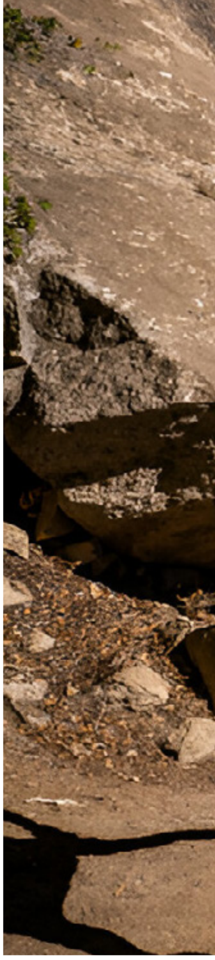
system. iFIT is in the midst of a global rollout of SAP S/4HANA, a project Jason describes as a "keystone foundation block for our strategy going forward". The goal is not just to replace an ageing system but to create a single, stable, real-time source of truth for the entire organisation.

"The sooner we transition to SAP, the sooner we can provide real-time visibility of inventory levels, shipment status, container tracking, incoming orders, accurate forecasts and real-time financials – all instantly accessible," he explains. "That's going to be a game changer."

This foundation is essential to iFIT's core mission: operating at the speed of its customers, who demand instant answers and reliable delivery commitments.

Engineering the customer journey with AI and agility

With the back-end transformation well under way, iFIT has simultaneously focused on transforming its customer-facing technology. The goal is to create a frictionless, intelligent and highly-personalised journey that spans from the first click on an e-commerce site to the daily interaction with an AI-powered workout coach.



A headless commerce revolution

iFIT is moving away from monolithic legacy e-commerce platforms and embracing a modern, headless architecture powered by Commerce Layer, Content Stack and Stripe. The microservices-based approach decouples the front-end customer experience from the back-end commerce engine, providing immense flexibility and speed. It has already transitioned its US, Canada, Germany and UK sites with zero business disruption.

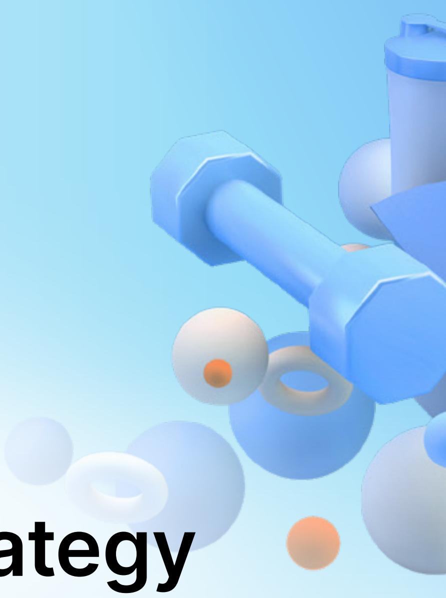
The new architecture allows iFIT to be incredibly agile. Jason points out that working with partners like Stripe enables them to rapidly introduce diverse and country-specific payment options, from Klarna to other local financing solutions. “It took months to do what should be a straightforward change,” he says of the old system. Now, new functionality can be implemented in a fraction of the time, making it easier for customers to buy and enhancing iFIT’s ability to adapt to local market preferences.

Intelligent service and proactive support

Perhaps one of the most impactful areas of iFIT’s digital enablement is its work with Salesforce. Leveraging Service Cloud, Marketing Cloud and the Einstein AI platform, iFIT is fundamentally changing how it interacts with its millions of active users.

The initial focus has been on optimising the contact centre. “We’re working with Salesforce on leveraging a lot of their AI capability,” continues Jason. “AgentForce for things like the traditional call deflection.”

Alibaba Cloud



CASE STUDY

How Alibaba Cloud Helped Shape iFIT's AI & China Strategy

With Alibaba Cloud, fitness tech firm iFIT re-tooled its CRM, content and strategy to navigate China's unique compliance and consumer landscape

For international brands, China represents a vast and compelling consumer market with enormous potential, yet one that operates within its own particular digital environment.

Success, therefore, demands more than translating existing business models. Instead, it requires a re-engineering of technology, marketing and product to fit local platforms and regulations. It is a challenge of deep adaptation.

This was the task facing US-based fitness technology company iFIT. "China is a very different market to the rest of the world," explains Jason McMurdie, Senior Vice President of Technology at iFIT.

> *"You need to have a very experienced in-country partner that you can work with and who understands the market. So to do that, we partnered with Alibaba Cloud."*
>
>
>
> **Jason McMurdie**
> Senior Vice President of Technology at iFIT

Building a digital foundation

For iFIT, the first step was around compliance. This meant navigating China's rules on data sovereignty and migrating its core infrastructure, including its SAP ERP system, to local Alibaba Cloud servers. It also meant connecting with consumers where they are active: on 'super-apps' like Alipay and TaoBao. Deploying a CRM like Salesforce required a specialised approach. "Salesforce doesn't have any data centres in China," explains Forrister Ross, Global Account Executive at Alibaba Cloud, "so when users in China accessed the application, it would pull data cross-border, which would fall foul of the cross-border data transfer law."

The partnership between Alibaba Cloud and Salesforce not only solves both this legal issue but also solves network latency challenges. The result is a platform co-developed over two years, tailored specifically for Chinese users.

“We didn’t build in Marketing Cloud because email is less commonly used for daily communication,” Forrister notes. “Instead, we focused on building in things that are important to China. We seamlessly integrate Salesforce CRM with unique local app ecosystem and Alibaba Cloud technology, which is the Connected Experiences Gateway (CXG).”

What began as a vendor relationship has evolved into something deeper. “They’re being very proactive,” Jason says of the Alibaba Cloud team. “That’s helped us a lot.”.

AI as an engine for adaptation

With the foundation in place, the focus turned to the product itself. iFIT holds a vast library of fitness content – petabytes of video. AI became the tool to unlock this asset for a new audience. The first task was translation, where Forrister says Alibaba Cloud’s AI model Qwen was able to “match the tone and timbre of the coaches and then automatically translate videos.” Qwen is now helping reshape this library of content, providing more personalised experiences. “Can we use AI to automatically shorten a two-hour workout to 20 minutes for a user with less time?,” Forrister points out.

Even audio is being adapted: the profile for a user on a phone is different from someone on a “$20,000 treadmill with a super-surround system,” so AI is “augmenting and changing audio depending on the device it’s being played on.”

This ability to rapidly prototype and implement such changes is crucial: in a recent example, Alibaba Cloud was able to deliver a proof of concept just two days after the request.

“What’s really exciting for me is working with iFIT and other customers where we’re able to implement this AI really quickly – in days, not months or years,” Forrister says.

Discover More Customer Stories →

Advertisement feature

It enables AI-powered chatbots to handle common queries, such as order status or delivery changes, thereby freeing up human agents for more complex, value-added interactions.

Now, iFIT is taking innovation a step further by piloting a proof of concept with Salesforce to enable AI-powered, self-service troubleshooting. Jason explains: “If a customer says, ‘hey, I’ve got a squeaky belt on the apparatus’, instead of calling and speaking with a customer service rep, can they resolve it themselves? We’re working with Salesforce and their AgentForce platform, using their AI tool to guide the customer through a series of questions, direct them to the right knowledge article and provide a summary for quick understanding.”

The philosophy extends to delivery. By integrating systems, iFIT can provide real-time SMS updates, from packing and shipping to last-mile delivery, giving customers control and transparency over the arrival of their equipment. It’s all part of a holistic strategy to use technology to build trust and reduce friction at every touchpoint.

Conquering new frontiers: strategic partnership with Alibaba in China

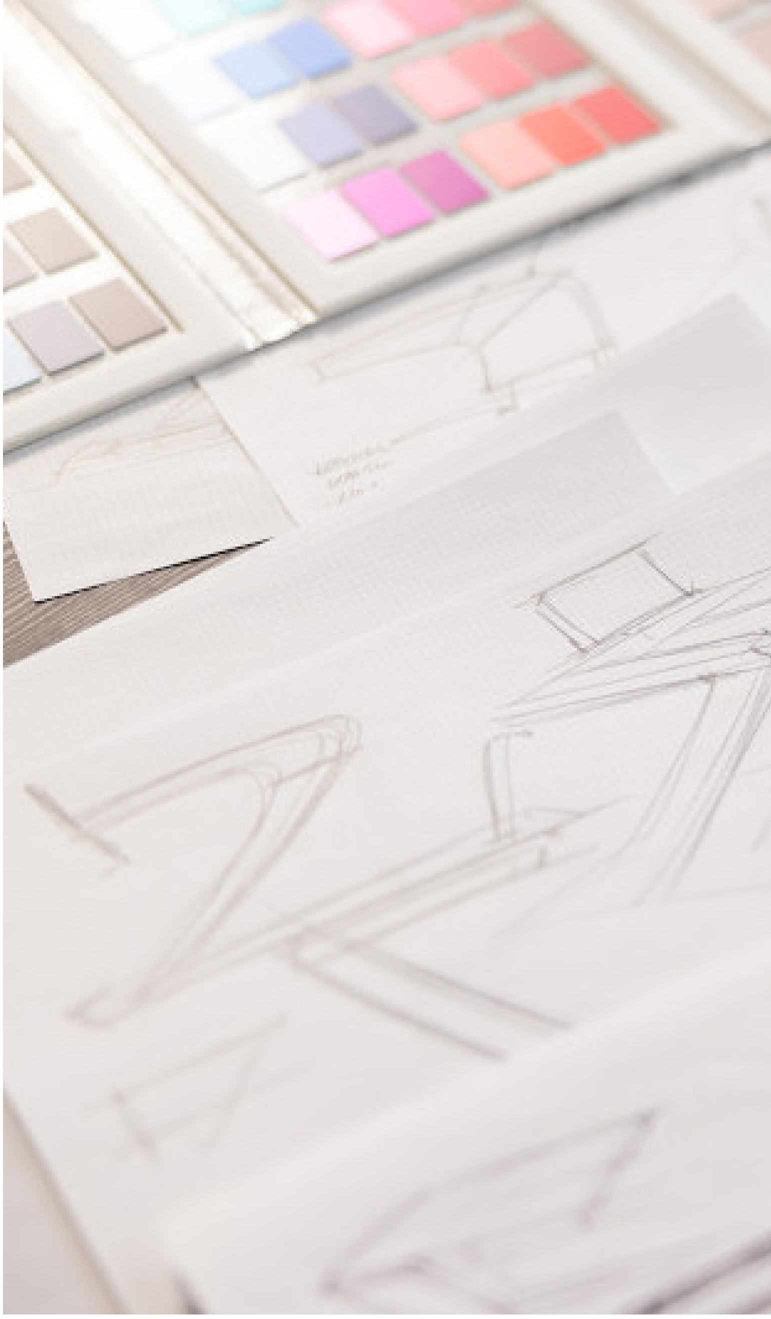
iFIT’s global ambition is demonstrated by its strategic and well-planned expansion into China. Understanding that China operates within a distinct technological ecosystem and has unique consumer behaviours, iFIT recognised that a standard, copy-and-paste strategy wouldn’t work. Instead, success would mean building strong, local partnerships tailored to the market.

> **“Train people well enough that they can leave, but create an environment where they don’t want to”**
>
> **Jason McMurdie,**
> Senior Vice President
> of Technology,
> **iFit**

“China is a very different market to the rest of the world for lots of reasons,” Jason notes. “And as part of that, you need to have a very experienced in-country partner that you can work with and who understands the market. So to do that, we partnered with Alibaba.”

The partnership with Alibaba goes far beyond simple cloud hosting. To navigate the ‘Great Firewall’, iFIT has worked with Alibaba and AWS to replicate its entire content streaming infrastructure within China, ensuring a fast and reliable experience for Chinese users.

The collaboration addresses the unique nature of the Chinese digital economy, which eschews credit cards and email in favour of integrated ecosystems like Alipay and Weipay.



iFIT is leveraging Alibaba Cloud's infrastructure to run a separate SAP Business One system specifically for the region. Notably, it is implementing Salesforce using Alibaba's bespoke extensions, which are tailored to the nuances of the Chinese market, encompassing marketing approaches and data privacy compliance. Alibaba's expertise has been invaluable in helping iFIT structure its data and operations to comply with local laws.

What began as a vendor relationship for cloud infrastructure has blossomed into a true strategic partnership. "They're being very proactive," Jason says of the Alibaba team. "That's helped us a lot. It's having a partner that can come to you and say, 'I know this isn't something you've asked us for, but we have this, or we've seen this. Is this something that would resonate with you guys?'." The collaborative spirit is accelerating iFIT's roadmap in the region, turning a potential three-year plan into a present-day reality.

The human effect: leading transformation from within

Driving the technological change at iFIT is a profound focus on the human element.

Jason makes his philosophy clear: successful transformation depends on the impact it has on both customers and employees. He has made it his mission to transform the IT department from a reactive "order-taking organisation" into a proactive, strategic business partner.

The results of the cultural shift are quantifiable and staggering: "When I joined iFIT, we did a survey and it was negative 45. In less than two years, we've taken it from -45 to +11 and we expect that trajectory to continue," says Jason.

The turnaround wasn't driven by a "rip and replace" approach to staffing, but by investing in and empowering the existing team. Jason's leadership is rooted in trust, transparency and a commitment to growth. He introduced formal career paths, gave employees ownership of their development and encouraged cross-functional movement,

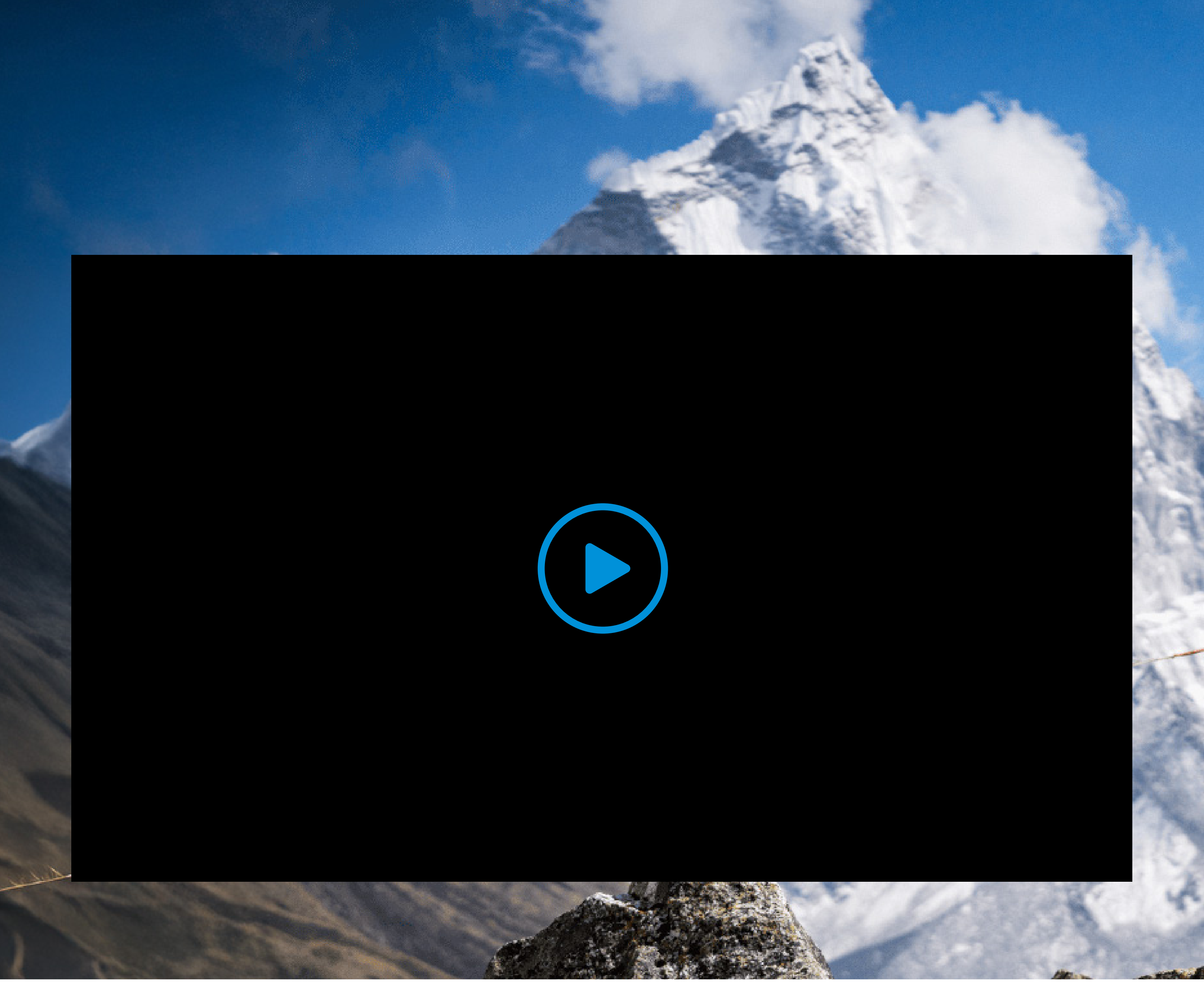
such as a network engineer exploring project management.

His guiding principle is clear: “Train people well enough that they can leave, but create an environment where they don’t want to.”

Jason’s people-first philosophy guides the introduction of technology across the business. A strong advocate of the “crawl, walk, run” approach, he prioritises honesty and transparency. He and his team, in partnership with HR and the individual business units, are clear from the outset that adopting complex systems like SAP comes with challenges. By setting realistic post-go-live milestones and training users to handle real-world scenarios – not just ideal use cases – they reduce anxiety and build confidence.

“The biggest success factor in any transformation,” Jason goes on, “is focusing on the user and walking a mile in their shoes.”

He is quick to credit his leadership team for these successes, naming Lisa McDaniel (PMO), Emily Cellar (Infrastructure & Security), Nigel Sopp (Enterprise Applications), Brian Peters (Data & Analytics) and Wade Nielsen (E-commerce) as the key drivers of the change.



iFIT
Venice Beach

PRO-FORM
00:00

"We've yet to drop the ball. And that's because of these very smart people in the team, and the incredible energy and enthusiasm of their individual teams."

The road ahead: accelerating innovation

With the foundational platforms for ERP, e-commerce and data now being put in place, the next 12 to 18 months at iFIT will be about leveraging and acceleration. The pace of change will not slow down. Instead, iFIT will begin to unlock the advanced capabilities and leverage the inbuilt AI tools to allow us to continue to optimise business process efficiencies.

The focus is now shifting from laying the foundation to building upon it. With clean, real-time data flowing from SAP and Snowflake, iFIT's analytics engines will deliver more profound insights into customer behaviour, shaping everything from supply chain decisions to personalised workout recommendations from the AI Coach. It plans to advance its proprietary AI, exploring innovations like those tested with Alibaba, where an American trainer can appear in a new video setting, speaking fluent Mandarin in their voice and tone.

However, rapid innovation will be guided by thoughtful, strategic decision-making.

Jason stresses the importance of managing the business's capacity to absorb change, cautioning: "You need to be aware of the shock waves that

> **“You need to be aware of the shock waves that can impact not only the directly affected part of the organisation, but the outliers”**
>
> **Jason McMurdie,**
> Senior Vice President
> of Technology,
> **iFit**

can impact not only those directly affected in the part of the organisation, but the outliers.”

The key will be to keep moving forward without overwhelming the very people the technology is meant to serve. For iFIT, the transformation is a continuous journey, not a destination. By marrying a state-of-the-art, interconnected technology stack with a deeply human-centric approach to change, it is not just about building a more efficient business; it is about creating a more effective one. The organisation is forging a more intelligent, responsive and personal future for fitness – a future where technology and humanity work in concert to help millions achieve a healthier connected lifestyle. ○

Stargate's AI Infrastructure Roll Out Across the World

OpenAI's Stargate project has quickly evolved from a US$500bn domestic AI infrastructure venture into a global network spanning the US, UK, UAE and Norway

WRITTEN BY: KITTY WHEELER

CREDIT: OPENAI

Stargate data centres under construction in Abilene, Texas

CREDIT: ANDREW HARNIK VIA GETTY IMAGES

When OpenAI's CEO Sam Altman stepped onto the White House stage alongside Oracle's Larry Ellison and SoftBank's Masayoshi Son at the start of 2025, they weren't just announcing another tech partnership.

Stargate, their US$500bn AI infrastructure venture, has since evolved from a domestic American project into a global network spanning three continents in less than eight months.

The scale becomes clear when considering the numbers: 4.5 gigawatts of additional power capacity through Oracle alone, enough to support over two million AI-focused chips.

In all, the project is one quarter of current operational data centre capacity across the US.

Inside OpenAI and Oracle's US$30bn infrastructure partnership

The foundation of Stargate's rapid expansion lies in OpenAI's partnership

OpenAI CEO Sam Altman, speaks during a news conference with US President Donald Trump at the White House

OPENAI

HEADQUARTERS: SAN FRANCISCO, US

NUMBER OF COUNTRIES:4

ORACLE CORPORATION

HEADQUARTERS: TEXAS, US

NUMBER OF EMPLOYEES: 162,000

MARKET CAP: US$660BN

NUMBER OF COUNTRIES:4

with Oracle, the database software and cloud computing services company. The US$30bn deal saw 4.5 gigawatts of data centre power capacity secured, building on Oracle's existing facility in Abilene, Texas, where construction crews from more than 20 states have already begun work.

As Larry Ellison, Oracle's Co-founder and CTO, told investors: "Oracle will be the number one builder and operator of cloud infrastructure data centres.

CREDIT: ANDREW HARNIK VIA GETTY IMAGES

Oracle co-founder, CTO and Executive Chairman Larry Ellison speaks during a news conference with US President Donald Trump at the White House

OpenAI and Oracle secured

4.5 GW

power via a

US$30bn

deal for over two million AI chips

"We will build and operate more cloud infrastructure data centres than all of our cloud infrastructure competitors."

Training the next generation of AI models requires thousands of specialised chips running continuously for months, while serving these systems to millions of users demands computational resources that dwarf traditional software needs.

The Abilene facility is already delivering results, with Oracle beginning to install Nvidia's latest GB200 racks.

Oracle generated US$10.3bn in annual revenue from its data centre infrastructure business in 2025, just over one third of the expected value from the OpenAI agreement.

Despite entering the cloud market later than competitors such as Amazon Web Services (AWS) and Microsoft Azure, Oracle has experienced demand growth as companies seek to expand their data centre assets for AI applications.

Timeline: Stargate's Evolution

January 21, 2025

At the start of 2025, the Stargate project was announced. The US government, led by President Donald Trump, revealed Stargate as a US$500bn AI infrastructure venture co-led by OpenAI, SoftBank, Oracle and others. The plan aims to cement America's reign in AI innovation and create hundreds of thousands of jobs.

January 31, 2025

A few days later, the partner plans were released. OpenAI rolled out extensive plans and policies for partners interested in contributing land, power, architecture and engineering expertise. The message focused on Stargate's foundation needing collaboration at every level to build the infrastructure.

May 22, 2025

Then Stargate UAE launched – a plan expanding beyond US borders to the first overseas deployment under the "OpenAI for Countries" initiative. This underlined the global scope of the project and OpenAI's quest to democratise AI infrastructure worldwide while harnessing partnerships in strategic regions.

July 31, 2025

In July, the Stargate Norway initiative was announced – the aim being to continue the international rollout, as OpenAI's first European AI data centre project. Positioned within the "OpenAI for Countries" programme, it is part of OpenAI's growing commitment to spreading AI capabilities and infrastructure throughout Europe.

July 2025

Next, OpenAI partnered with Oracle to add 4.5 gigawatts of data centre capacity in the US, alongside its Abilene, Texas site.
This vast power expansion is expected to fuel the AI models underpinning transformative tech advances, supporting over 100,000 new jobs.

End of 2025

By the end of the year, OpenAI aims to build the Abilene Data Centre in Abilene, Texas. Though there were earlier delays, this facility will form the backbone for OpenAI's AI training and execution, being the physical foundation for the Stargate vision to come alive.

Stargate will create over

100,000

jobs in construction and operations

Stargate expanding beyond American borders

Beyond American borders, OpenAI launched its "OpenAI for Countries" initiative, recognising that AI infrastructure requires global scale to match global demand.

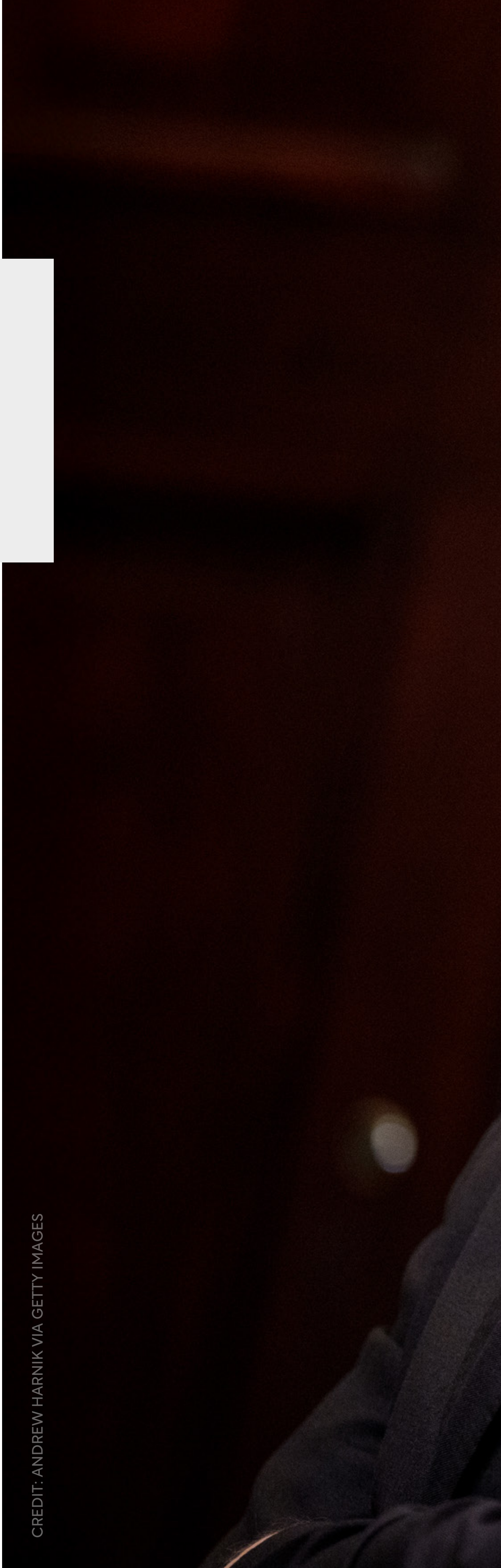
The programme began with Stargate UAE in May 2025, marking the project's first overseas deployment.

Norway followed as the second international location, with Stargate Norway to be positioned near Narvik.

The facility will house 100,000 Nvidia GPUs and 230 megawatts of renewable data centre capacity, backed by Nscale Global Holdings and Aker, a Norwegian investment company.

"Europe needs more compute to realise the full potential of AI for all Europeans – from developers and researchers to startups and scientists," Sam explains.

Then OpenAI announced a Stargate UK partnership with Nvidia and Nscale, creating sovereign AI infrastructure with up to 31,000 GPUs for regulated industries and public services while launching OpenAI Academy to upskill workers.



CREDIT: ANDREW HARNIK VIA GETTY IMAGES

OpenAI CEO Sam Altman, during a news conference with US President Donald Trump at the White House

President Donald Trump speaks during a news conference at the White House

Norway's strategic advantages for AI infrastructure

The Norwegian location offers distinct advantages including cool ambient temperatures and low energy costs due to abundant hydropower availability.

Øyvind Eriksen, President and CEO of Aker, positions this within Norway's industrial evolution.

"Norway has a proud history of turning clean, renewable energy into industrial value, powering global industries like aluminium and fertiliser," he says.

"Today, AI and advanced data operations represent the next wave of value creation. Northern Norway, with its surplus of clean energy, available capacity and industrial readiness, is the ideal launchpad for this transformation."

The development involves a joint venture between Nscale and Aker, with both parties contributing at least US$250m each to co-fund the initial US$1bn phase.

Josh Payne, CEO of Nscale, says: "Announcing Stargate Norway and delivering one of the first European AI Gigafactory to market is a strategic milestone for the region and boosts its role in the global AI landscape."

CREDIT: ANDREW HARNIK VIA GETTY IMAGES

The economic impact of Stargate spanning multiple industries

OpenAI estimates the 4.5-gigawatt expansion will generate over 100,000 jobs, spanning construction roles to long-term operations positions.

These include electricians, equipment operators, facility managers and technicians, many requiring workers to relocate across significant distances.

“Together, we're committed to delivering 10GW of new compute capacity through Stargate – one of the most ambitious infrastructure projects in US history,” says Safra Catz, Oracle's CEO. “We're moving with urgency on site assessments and reimagining how data centres are designed to power advanced AI and make its benefits widely accessible.”

Whether Stargate succeeds will depend not just on the technical execution of these massive data centres, but on OpenAI's ability to translate raw computing power into AI capabilities that justify the enormous investment.

“It's easy to throw around numbers, but this is a gigantic infrastructure project,” Sam says. ○

atnorth

SCALING SUSTA DATA CENTRES THE NORDICS

atnorth
No Entry

AINABLE
S ACROSS

WRITTEN BY:
AMBER JACKSON

PRODUCED BY:
LEWIS VAUGHAN

Anna Kristín Pálsdóttir, atNorth’s Chief Development Officer, shares the company’s Nordic expansion plans to prioritise sustainable data centre operations

The Nordic data centre market is preparing itself for extreme growth over the next five years, as businesses across Europe accelerate their AI investments. Investment in the region is growing on account of its cooler climate, cheaper renewable energy and greater availability in comparison to constrained FLAP-D markets.

At the forefront of this innovation sits atNorth, a Nordic data centre operator that has placed sustainability at the forefront of its growth strategy. One of the people leading this charge is Anna Kristín Pálsdóttir, the company’s Chief Development Officer. Since joining the company just over a year ago, Anna has been responsible for the operator’s data centre footprint expansion across the Nordic countries.

“I joined the company tasked with its footprint expansion – site selection, design, technology, innovation, and delivery in line with customer expectations,” she explains. “We are developing new data centres and making sure they meet atNorth’s standards as well as industry and client requirements.”

Presenting a clear expansion strategy

“We have extensive expansion plans”, says Anna. The business is expanding two of its three operational facilities in

Anna Pálsdóttir,
CDO,
atNorth

Iceland, where it established its first operations in 2009. In addition to its four other operational sites across Finland and Sweden, it is about to open its first Danish site, with a second under development, as well as additional facilities planned in Finland and Sweden. “We have also secured additional land in Sweden that is earmarked for a future megasite and have many sites under evaluation in Norway too”.

Anna’s engineering background influences her structured approach to scaling operations. She emphasises the importance of learning from mistakes quickly and applying those lessons systematically across future projects, saying “we only make a mistake once and learn from it – it is essential for innovation”.

The rapid pace of expansion requires careful planning and modular thinking. atNorth’s leadership team constantly evaluates which processes can be streamlined and scaled effectively. This approach ensures that hard-won operational knowledge translates into improved efficiency across all new developments – whilst also making sure that new facilities are delivering genuine value.

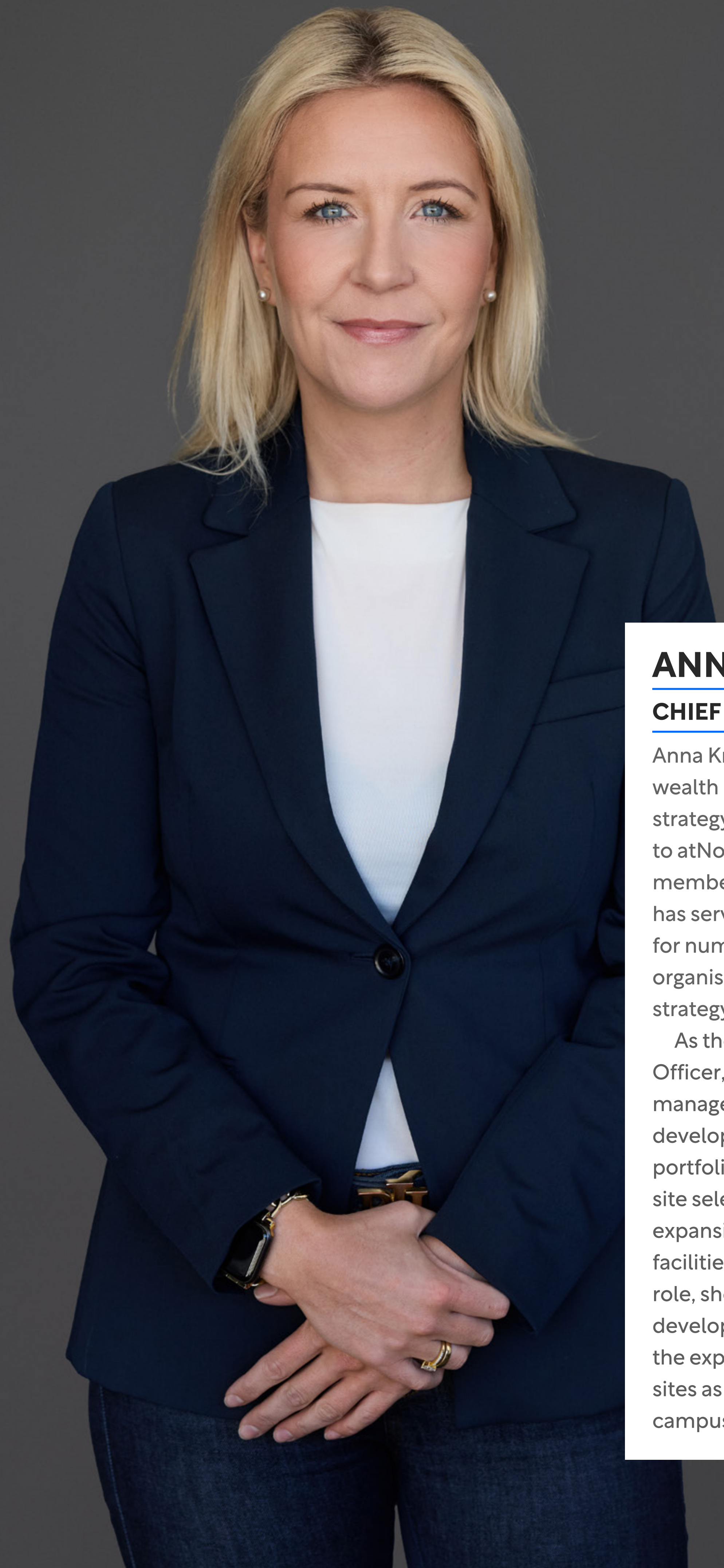
“In everything that I do, especially when we are doing something new, I try to always put myself in the seat of the customer to see if we are going in the right direction,” Anna explains.

The Nordic region offers unique advantages for data centre operations, but renewable power is the most desirable for atNorth.

> “WE HAVE TO BE PREPARED WITH A GOOD FOUNDATION SO THAT WE MEET CHANGING NEEDS RAPIDLY AND BE AT THE FOREFRONT OF APPLYING INNOVATION”
>
> **Anna Pálsdóttir,**
> Chief Development Officer,
> **atNorth**

“Sustainability is not a tick box item for atNorth. It’s not something we are trying to fit into our business model or trying to see how we can do better – it is the foundation of what we do,” Anna says. “Our responsible approach starts at the planning and site selection phase. It means that we do not start a new project unless we have an opportunity to harness heat reuse. This extends throughout the site development right through to thinking about how we are going to fit into the communities in which we operate.”

She adds: “This is our business – being responsible, constantly improving our footprint and working on basically being net carbon neutral into the future.”



ANNA PÁLSDÓTTIR

CHIEF DEVELOPMENT OFFICER

Anna Kristín Pálsdóttir brings a wealth of experience in business strategy and global leadership roles to atNorth. An experienced board member and frequent speaker, she has served as an executive leader for numerous years, leading cross organisational operations and strategy implementation globally.

As the Chief Development Officer, Anna leads the strategic management of atNorth‘s development and property portfolio, with specific focus on site selection, design, delivery and expansion of new and existing facilities across the Nordics. In this role, she is responsible for atNorth‘s development initiatives, including the expansion of atNorth‘s existing sites as well as new data centre campuses across the Nordics.

CASE STUDY

How kW-set Oy Powers atNorth's Nordic Data Centre Expansion

kW-set Oy has delivered turnkey backup power solutions for atNorth data centres from Denmark to Iceland as capacity crunch drives Nordic expansion

When atNorth needed backup power for its first Nordic data centre in 2023, the company faced a problem common to newer operators: how to secure reliable emergency generators without the in-house engineering teams that hyperscalers take for granted.
The solution came from Finland. kW-set Oy won the contract to supply six generators for atNorth's Fin02 facility. Two years later, kW-set provides turnkey backup power solutions across atNorth's entire Nordic portfolio.

> *"Our partnership with atNorth started in 2023, when we got the first order for Fin02. The second phase was Iceland, then Denmark, and now we are supplying all the sites for atNorth."*
>
> Atte Hietaoja, Partner and Chief Sales Executive at kW-set Oy

Diesel dominates despite environmental pressure
The partnership between atNorth and kW-set highlights a reality that environmental advocates find uncomfortable: data centres still depend on diesel for backup power, and alternatives remain impractical at scale. The physics are unforgiving.

"The standard requirement for data centres is to have 48 hours of energy stored on site. In practice, this is only feasible with diesel. Using gas or hydrogen would require 10–20 times more storage space, while batteries would demand roughly one million times (10^6) more space." Atte explains.
kW-set Oy addresses environmental concerns through operational reality and fuel chemistry. Most backup generators run only during scheduled tests and actual outages. "The diesel generators are used mainly for emergencies. The running hours are really low, and because they are operated only a few hours a year, the total emissions are minimal," Atte notes.

The company also incorporates renewable diesel capability. “We can use HVO, which means renewable diesel. This cuts up to 90% of the total emissions compared to traditional fuels. This is also the case in atNorth”

Nordic logistics prove kW-set Oy capabilities across challenging routes

As the atNorth partnership expanded beyond Finland into new Nordic markets, kW-set Oy faced increasingly complex logistical challenges. The company’s ability to deliver backup power systems across vast distances and difficult terrain would prove crucial to maintaining the relationship. “One of the most interesting milestones is the deliveries to Iceland. The distance between Finland and Iceland is comparable to the distance between Finland and Portugal or Spain – more than 3,000 kilometres by sea – and we delivered the generators on time,” Atte says.

kW-set’s logistical expertise has become increasingly valuable as European data centre operators expand into new territories. Traditional hubs like Frankfurt and London face capacity constraints that push operators toward previously overlooked regions. “If we look at the data centre market, it’s growing really fast. These so-called flagship countries like Frankfurt and London are really crowded,” Atte observes.

Nordic countries offer advantages beyond available land, particularly sustainable energy production. “Now we see the demand growing in the Nordics also because of sustainable energy production, which favours the Nordic countries,” Atte notes.

The geographic shift benefits operators like atNorth and their suppliers. Customer demand has also pushed kW-set Oy into adjacent product categories. “We have had many requests from customers to have an E-POD or power pod supplier like us, so we have actually started this year to also manufacture and sell E-PODs and power pods. So that is a new product category for us,” Atte says.

Learn how kW-set Oy is powering atNorth’s Nordic data centre expansion with sustainable backup power.

LEARN MORE →

Driving Nordic expansion with renewable energy

atNorth's Nordic focus stems primarily from the region's renewable energy abundance and the company's environmental strategy also encompasses participation in circular economy initiatives.

"This involves collaborating with local partners on ideas about how to reuse waste created from our operations and make sure we think about how it meets a local need to fit into the environment we're working in," Anna says. "It matters a lot and is also why I decided to join this industry."

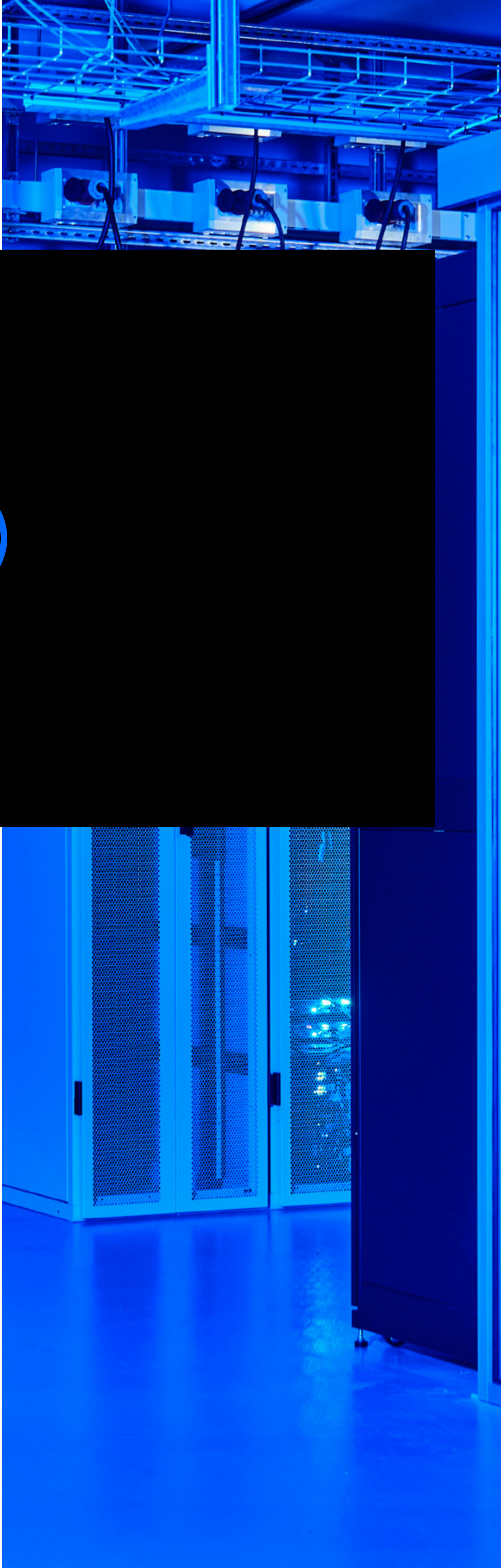
One of the company's facilities near a lake exemplifies this approach, as atNorth participated in projects ensuring local residents could continue to use the water in the most optimal way, alongside the company's operations. Such community-focused initiatives demonstrate how the operator balances commercial objectives with environmental stewardship.

"For me, these types of projects where we work together with our neighbours, they matter a lot. It also shows respect for the environment, which I would hope all companies have at the heart of what they're doing," Anna says.

Iceland is a critical market for atNorth, given that is where the company is headquartered. In 2009, it started its first operations and has grown significantly to support increased demand from its customers. By prioritising trust and the closeness of the Nordic community, Anna says atNorth has been able to scale successfully.

"We are a responsible business with sustainability at the forefront of our company ethos – this is what matters. It matters a lot that people come in, they get to know us, we are constantly talking about how we can expand in the most responsible way," she explains.

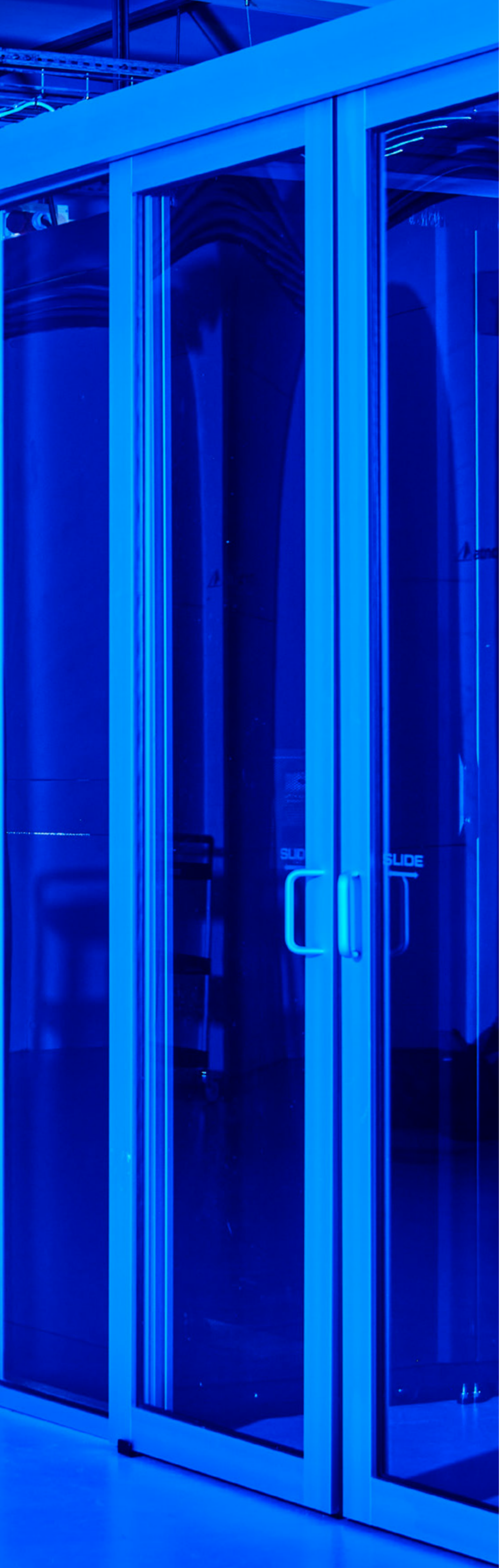
> "WHEN YOU ARE LAYING THE FOUNDATION, YOU THINK ABOUT HOW YOU'RE GOING TO GROW"
>
> **Anna Pálsdóttir,**
> Chief Development Officer,
> **atNorth**



“It is good because the Nordic region is a community of sorts, so we do work on our reputation and people can check how we have been operating in the last 16 years – including how we have been growing our footprint in Iceland for a long time and now in Finland.”

Finland represents a crucial growth market where atNorth has established significant operations – but also Denmark, where – at the time of writing – its new DEN01 facility is about to become operational.

“If you look at our footprint in Denmark and Finland, we strive to go where we have sites that have been industrial prior to us arriving there,” Anna explains. “Having brownfield sites where we are replacing other industries with our new data



centres in order to protect greenbelt land is something that we carefully consider during site selection".

Sweden is also adding another dimension to atNorth's expansion efforts with a recently secured land intended for additional mega site. This facility will support larger-scale operations designed to serve major enterprise and hyperscale customers requiring substantial capacity and advanced infrastructure.

In Norway, the company is currently evaluating how best to develop a recent power allocation.

The power and potential of modular design

atNorth's technical approach emphasises modular and scalable design principles. Often, modular data centres are quick to construct and are most cost effective and energy efficient.

"Our data centre blueprint design is simple and prefabricated so it's easy to upgrade, it's easy to change," explains Anna. So, when new technology comes in that can benefit the workloads of the customer, we can accommodate it. We have to be prepared with a good foundation so that we can meet changing needs rapidly and be at the forefront of applying innovation that allows more workloads or different types of workloads into our data centres."

Likewise, the company is also prioritising a hybrid approach to cooling, with Anna saying: "It means that, as our customers are growing, we can change with them, and we can make sure that we are there when they need something more from us as a company and service provider."

Húni
atnorth

atnorth
TRANEMO

This flexibility is greatly appreciated within the data centre industry currently, as AI and HPC applications continue to expand. Anna suggests that learning from other industries that have also experienced rapid growth cycles has helped atNorth in its approach to managing technology-based challenges.

"We can apply so many of the lessons learned from other industries throughout the years," she explains. "That, I think, is absolutely key for our industry so that we continue to embrace innovation and implement it across our operations."

Building for decades, not years

atNorth's approach to innovation focuses primarily on balancing the need for sustainability rather than simply improving its technical capabilities. This, Anna says, is to future-proof its data centres and avoid expensive retrofits and ensure facilities remain competitive throughout their operational lives.

"When you are laying the foundation, you think about how you're going to grow," she explains. "We are marrying innovation and sustainability rather than balancing it. What that means is that the most interesting innovation in our industry at this time is about what we can do to contribute further to a circular economy and be more sustainable in what we do."

atNorth's long-term perspective distinguishes it from operators focused on immediate returns. Despite only having 16 years of reputation, Anna says the company is completely dedicated to ensuring it is there in the future and its site selection decisions reflect this thinking.

atnorth

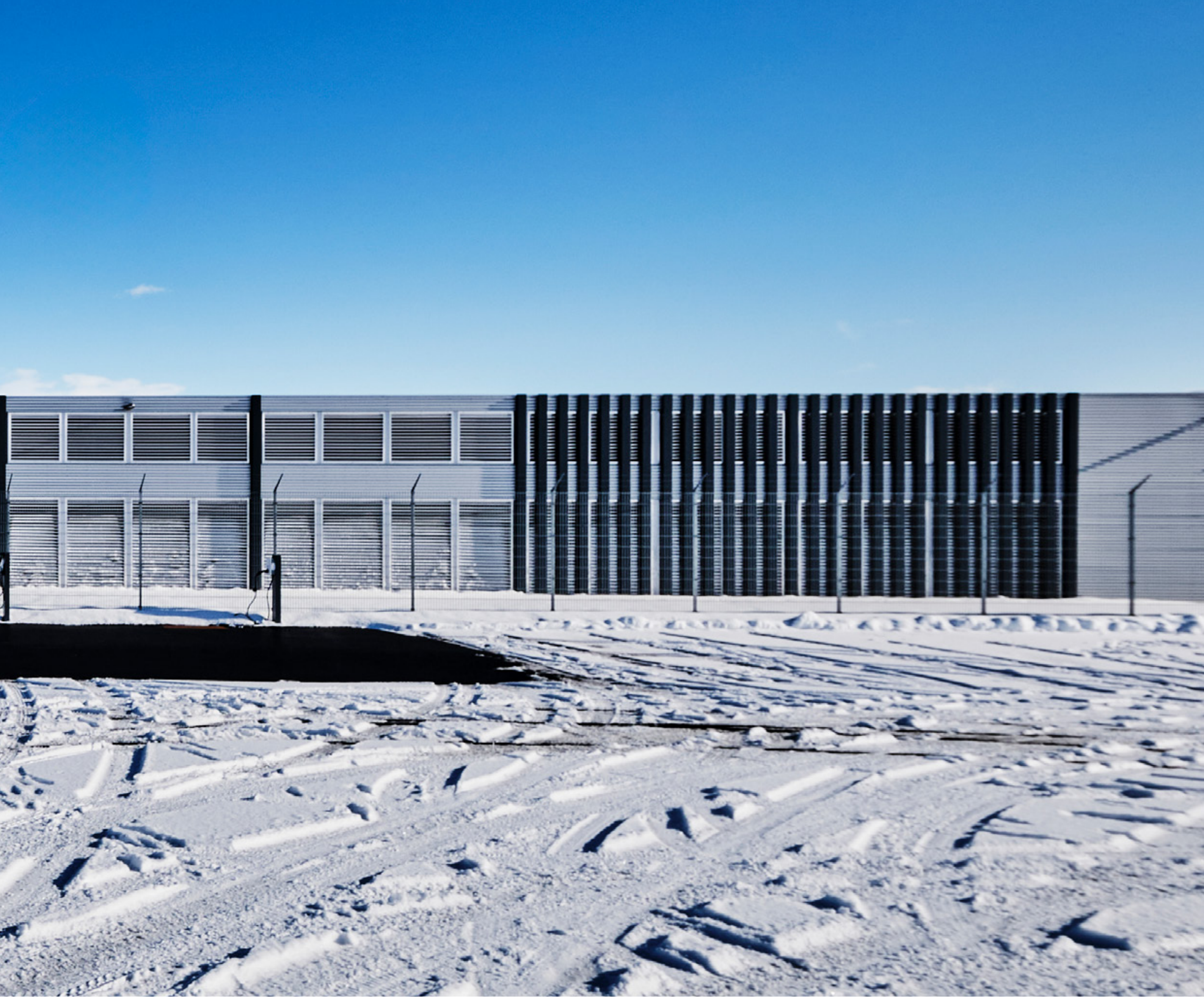
AREAS WHERE **ATNORTH** PRIORITISE SUSTAINABLE DEVELOPMENT:

- Waste heat utilisation
- Renewable energy integration
- Job creation and community development
- Site design that prioritises integration

"When we are doing site selection or breaking ground on a new site, we don't do it for business success for this year or next," Anna emphasises. "We are doing it so that we can be there for the decades to come."

Looking ahead, atNorth is focused on demonstrating a consistent performance over an extended period of time. By developing its efforts across the Nordics, the company is growing its footprint to embark on larger-scale operations across the region – including its desire to be active with metro and mega sites.

"We have a variety of sites suitable for different workloads.



Smaller metropolitan operations as well as larger-scale campuses across the Nordics. We have excellent options that are going to help us to grow the footprint," Anna says.

"We will be actively developing two mega sites in 2026. One is in Denmark and one in Finland, with others in the pipeline. These will be very exciting because we have higher capacity in these regions that attract larger customers."

The company remains eager to engage with the communities in which it operates, emphasising a long-term sustained partnership.

"We really like to participate in meetings where everyone that lives close to our operations comes and gets to know our company and what we do," Anna says. "This is also important from an environmental perspective."

Currently, atNorth is operating five to six active expansion projects simultaneously to actively grow its footprint. Anna confirms that such a rapid pace of development requires careful resource management and operational coordination.

"Excellent cooperation with both municipalities and all the people living close to us is needed so we can continue to grow," she says. "We will continue this focus in 2026."

AI VIRTUAL ASSISTA NLP BREAKTHRO TO WORKFORCE S

Fueled by NLP and machine learning, AI assistants boost productivity. But as automation rises, are they enhancing work or leading to mass job displacement?

WRITTEN BY: KITTY WHEELER

What can I help you with?

ANTS:
UGH
HIFT

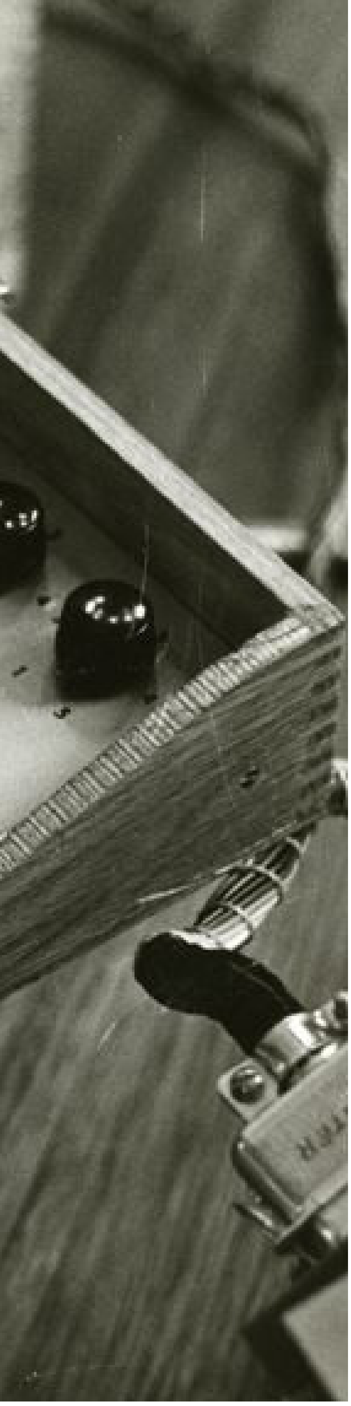
The world's first speech -recognition system was the size of a shoebox

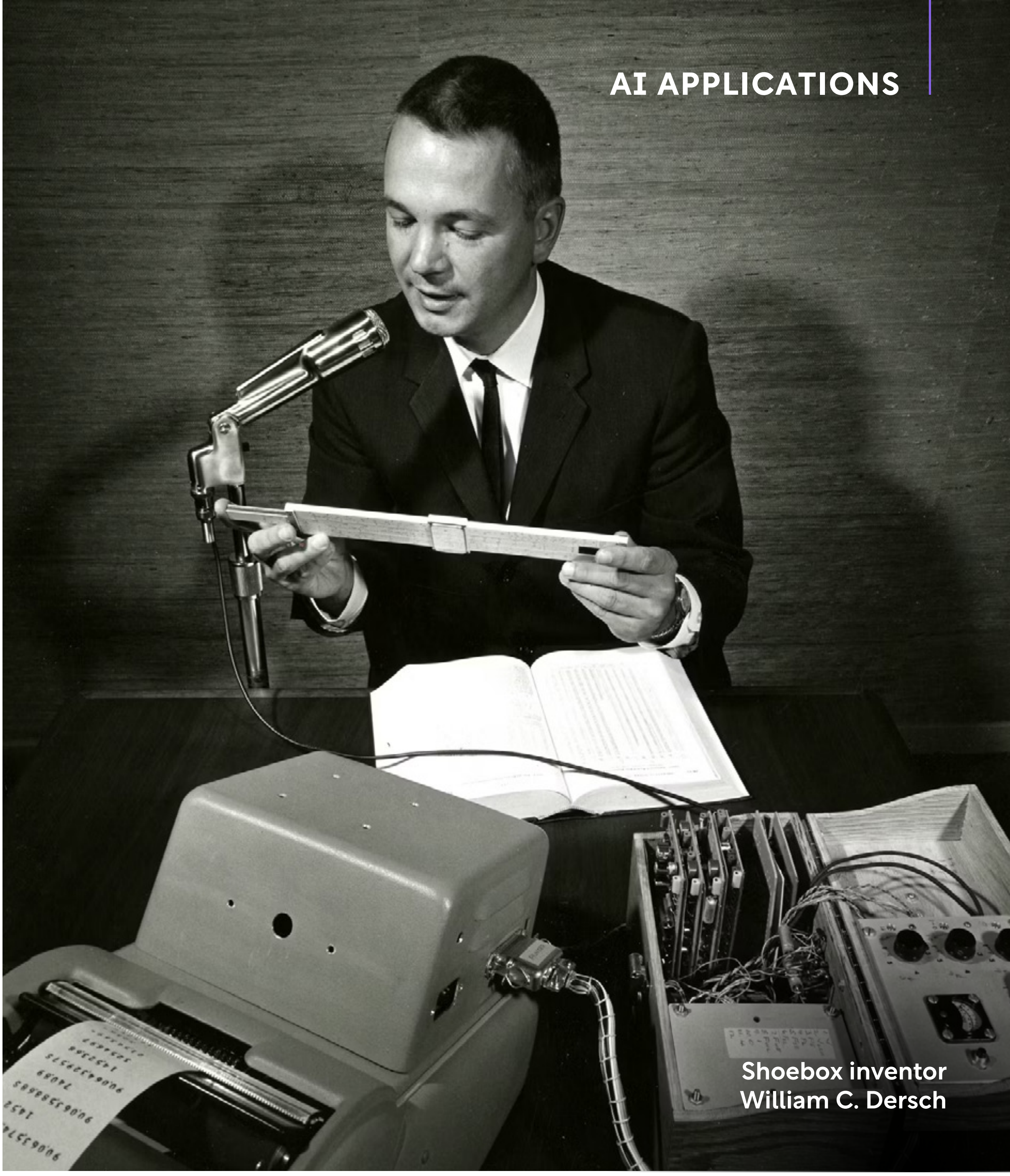
Virtual assistants have changed how we talk to computers. These AI-powered systems understand what we say and carry out tasks that secretaries used to handle: from dictation and scheduling to finding information.

The story begins with early speech recognition experiments. In 1952, Bell Labs built "Audrey", a machine the size of a six-foot relay rack that could recognise spoken digits with 90% accuracy, though only for designated speakers.

Then William C. Dersch invented the IBM Shoebox in 1961 – the first speech-recognition system able to recognise 16 spoken words including digits 0-9 and basic commands, converting voice into electrical signals to operate an adding machine, pioneering early NLP.

The 1970s would bring "Harpy" from Carnegie Mellon University, funded by DARPA, which understood 1000 words and could make sense of complete sentences. A major breakthrough came in 1997 when Dragon NaturallySpeaking





Shoebox inventor
William C. Dersch

became the first system handling continuous speech without pauses between words.

Today's virtual assistants, meanwhile, work through natural language processing (NLP) – a technology that helps computers understand human speech patterns – combined with machine learning (ML) that adapts to individual users.

The process captures voice, converts it to text, then figures out what the user wants to accomplish. A major leap forward happened in

The Virtual Assistance Institute reports that entrepreneurs reclaim

13–15

hours per week by delegating tasks to virtual assistants

2010 when researchers combined deep neural networks with Hidden Markov Models, dramatically improving machine speech understanding.

The technology now breaks down audio into fundamental speech sounds called phonemes, then reconstructs words and sentences.

How virtual assistants drive productivity

Virtual assistants have moved beyond consumer gadgets into workplace tools.

They connect with calendars, email systems, phone networks and document software, enabling voice -controlled scheduling, coordination and transcription.

The productivity gains are huge and measurable.

The Virtual Assistance Institute finds that entrepreneurs get back 13-15 hours per week when delegating tasks to virtual assistants.

Additionally, MyOutDesk reports that companies see 35% efficiency improvements when VAs handle routine work.

Meanwhile in customer service, AI systems managing inquiries can cut support costs by up to 50%. Now, different industries are finding tailored uses. While software developers get code suggestions, sales teams analyse conversations and healthcare workers receive diagnostic support.

The technology still requires training and setup, but advances promise future systems will adapt more quickly without extensive configuration.

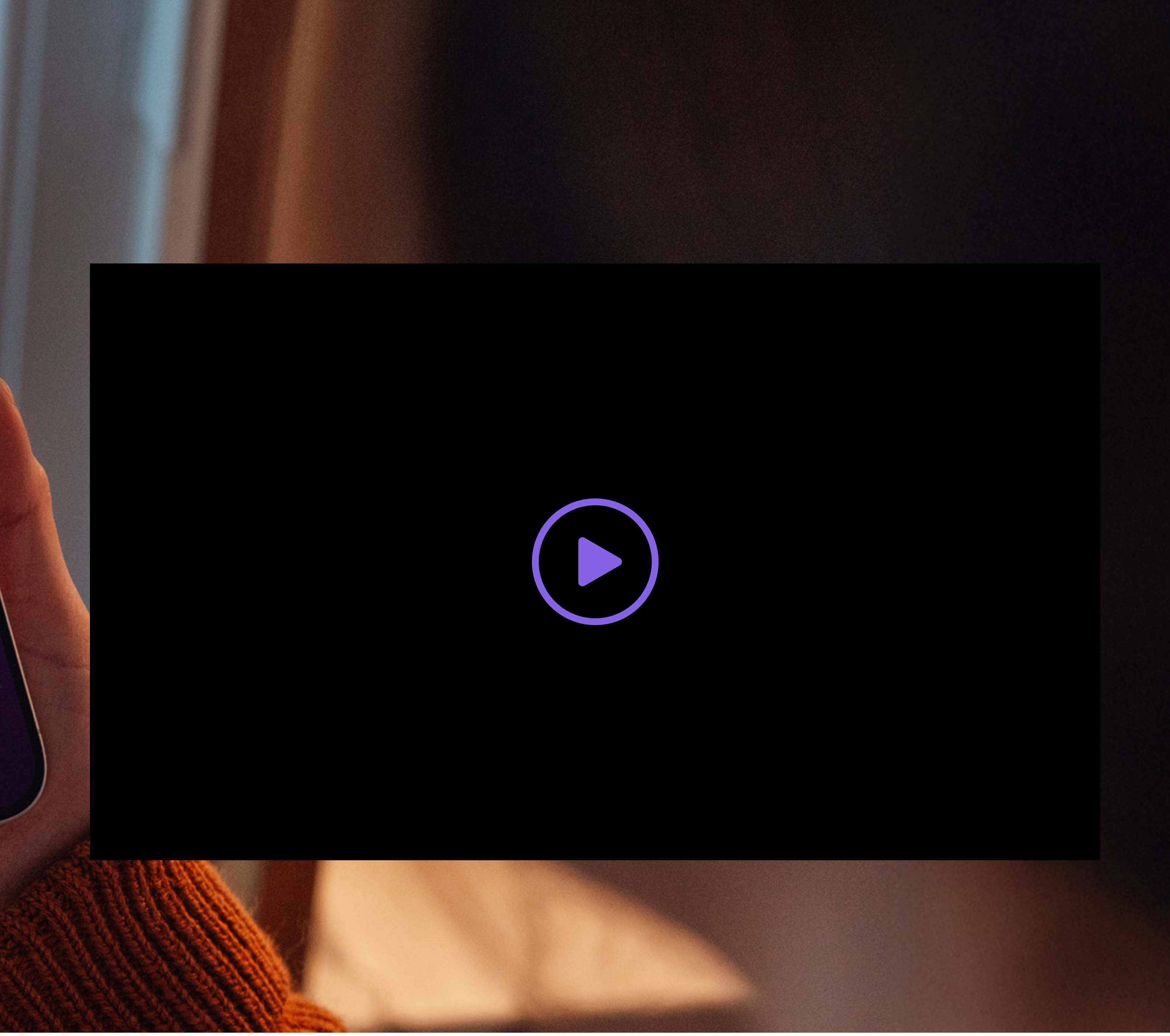
Hello, what can I help you with?

The human enhancement versus job displacement debate

Despite the brilliance of virtual assistants, they are sparking job security concerns.

Goldman Sachs researchers estimate AI could affect the equivalent of 300 million full-time jobs worldwide, with 18% of global work potentially automated and up to 25% of current tasks handled entirely by machines.

The Frank Hawkins Kenan Institute finds 79% of jobs held by women face automation risk, compared to 58% for men – showing how routine cognitive

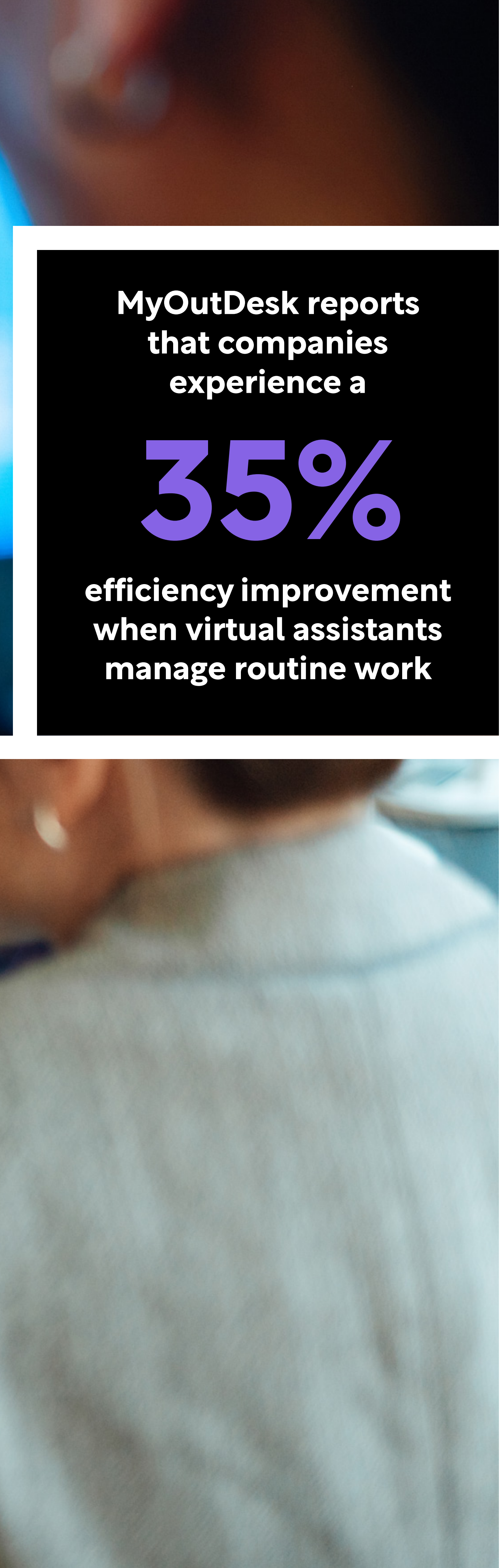


Hello!
Ask me anything...

Based on the provided data, here is the forecast for your company's performance:

Projected income growth:
+3.1%
Projected net profit growth:
+4.5%

AI Bot
Enter your prompt here
2025
2026
2027
2028
2029



MyOutDesk reports that companies experience a

35%

efficiency improvement when virtual assistants manage routine work

tasks in traditionally female roles are particularly vulnerable. This automation wave differs from past disruptions.

Where previous advances mostly replaced physical labour, today's AI targets creative and intellectual work – writing, coding, music creation – affecting knowledge workers who thought their jobs were safe.

History suggests technology creates new jobs while eliminating others – as past technological revolutions boosted productivity and economic activity, generating more employment opportunities.

But transition periods can be difficult, requiring extensive retraining programmes. Virtual assistants represent both sides of this coin.

They enhance human capabilities by handling routine tasks, freeing people for creative work, but sophisticated AI can perform complex functions independently, reducing human involvement. As a result, the employment outlook remains mixed.

McKinsey research suggests up to 30% of hours currently worked across the US economy could be automated by 2030, with lower-wage workers 14 times more likely to need career changes than high-paying positions.

The World Economic Forum (WEF) projects 92 million jobs displaced by 2030, while 170 million new roles requiring different skills may emerge.

TOP 10 VENDORS IN

1. Microsoft

By automating business workflows through virtual assistants, Microsoft integrates natively with Office 365 for advanced conversational experiences.

2. Google

Natural language understanding drives Google's Dialogflow virtual assistant, excelling in multi-channel support and Google services integration.

3. IBM

Enterprise-scale virtual agents from IBM Watson Assistant deliver secure dialogue design with robust advanced AI features.

4. ServiceNow

IT and service processes benefit from ServiceNow Virtual Agent's workflow-embedded conversational assistant streamlining.

5. AWS

Developers can build reliable voice and text virtual assistants using AWS's Amazon Lex within AWS environments.

VIRTUAL ASSISTANTS

6. Amazon

Consumer smart assistants see Amazon Alexa's dominance, though it lacks business automation virtual assistant features.

7. Apple

Device-focused virtual assistant functions characterise Apple Siri, but business and enterprise applications remain limited.

8. Kore.ai

No-code enterprise virtual assistant platforms from Kore.ai enable sophisticated customer and employee interaction management.

9. Cognigy

Low-code creation and management of AI-powered virtual agents across business channels defines Cognigy's approach.

10. Boost.ai

High-automation virtual assistant solutions from Boost.ai target large enterprise needs and enable rapid scaling.

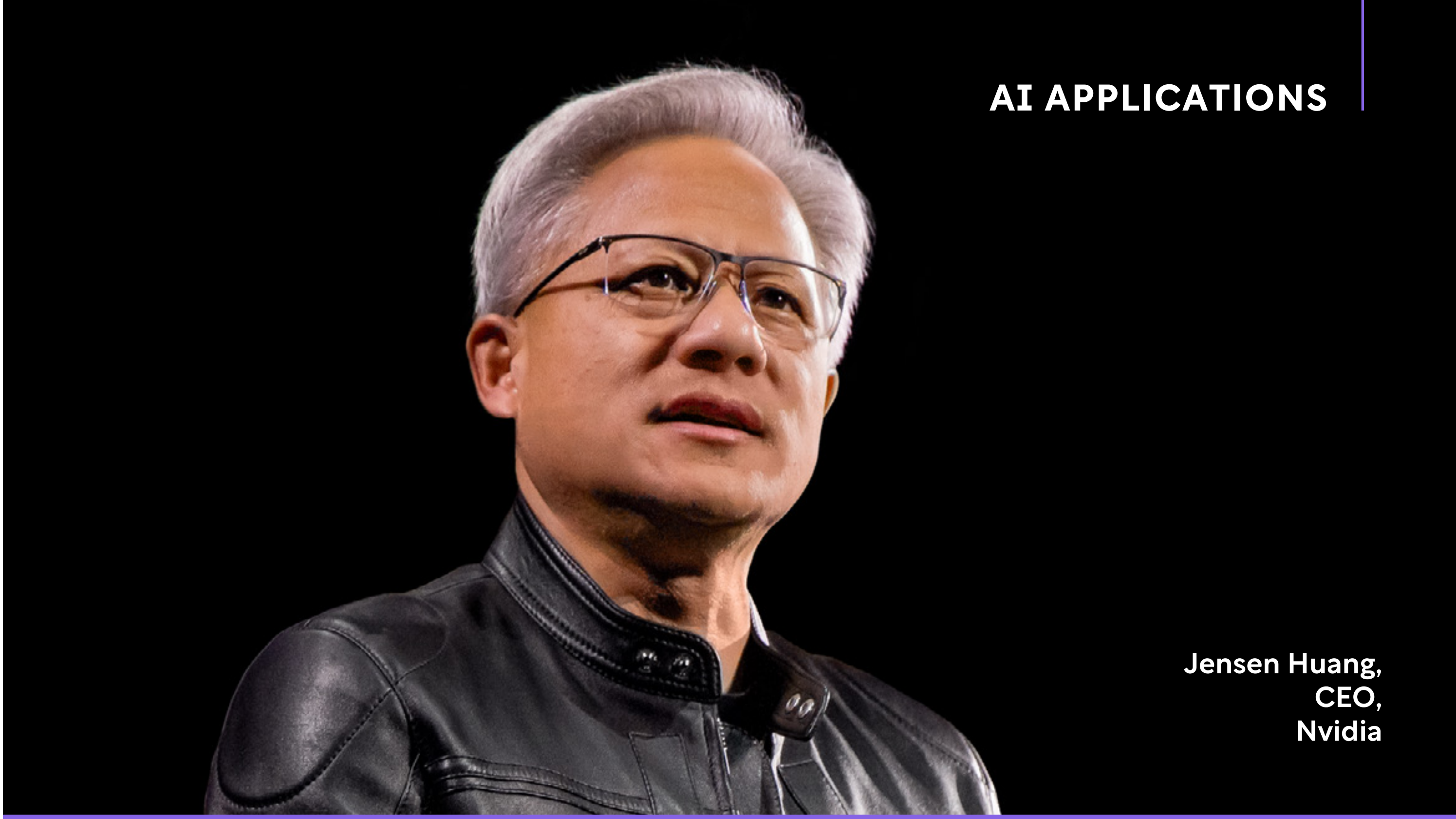
Gain a compounding talent advantage with Eightfold.

Modernize for network effect ✓	Accelerate recruiting ✓	Harness employee attention ✓	Affect change at scale
EATON	citi	Bristol Myers Squibb™	NEW YORK STATE OF OPPORTUNITY. Department of Labor
$2.5M	**50%**	**75%**	**2.1M**
Saved by a modernizing their latent tech.	Reduction in applicant review time.	Of employees engaged in talent development.	Job seekers engaged with civic roles.

See what talent intelligence can do for you.

Learn more

eightfold.ai



Jensen Huang,
CEO,
Nvidia

Nvidia's Granary is an open-source speech dataset packed with one million hours of multilingual audio spanning 25 European languages.

It's specifically targeting those languages that usually get left behind – such as Croatian, Estonian and Maltese – where data scarcity has been a real headache for virtual assistant developers and speech AI applications.

Nearly 650,000 hours earmarked for automatic speech recognition and over 350,000 hours for translation tasks.

Working with Carnegie Mellon University and Italy's Fondazione Bruno Kessler, Nvidia uses its NeMo toolkit to transform unlabelled audio into proper training data without the usual tedious manual annotation process.Nvidia has also released two accompanying models. Canary-1b-v2 packs a billion parameters for accuracy-focused work, while Parakeet-tdt-0.6b-v3 uses 600 million parameters but prioritises speed for real-time applications – perfect for virtual assistant interactions. Both are currently topping Hugging Face's leaderboards.

Perhaps most impressively, research shows Granary needs roughly half the training data of existing datasets to hit the same accuracy levels.

As Nvidia CEO Jensen Huang says: "General-purpose, open-source research and foundation models are the backbone of AI innovation."

It's targeting production-scale applications including multilingual virtual assistants and customer service voice agents – a big step towards addressing the fact that fewer than 100 of the world's roughly 7,000 languages get decent AI support.

NEW
Amazon Nova
Speech-to-Speech

Andy Jassy,
CEO,
Amazon

amazon

Amazon's Nova Sonic is a unified voice AI model that can make virtual assistant conversations feel human.

The virtual assistant tackles the problem of traditional voice AI systems sounding emotionally flat and robotic because they strip away crucial conversational nuances.

Danilo Poccia, Chief Evangelist (EMEA) at AWS, explains that conventional approaches require "complex orchestration of multiple models, such as speech recognition to convert speech to text, language models to understand and generate responses, and text-to-speech to convert text back to audio."

This fragmented system "increases development complexity but also fails to preserve crucial linguistic context such as tone, prosody and speaking style."

What makes Nova Sonic unique is that it integrates speech understanding and generation into one model.

It intelligently manages pauses, interruptions and hesitations while adapting responses based on users' speaking styles – preserving the emotional context that makes conversations feel natural.

Available through Amazon Bedrock's API, the model targets industries from healthcare to customer service where nuanced interaction matters.

Duolingo is on its way to an "AI-first" strategy that's impacting education technology through virtual assistant-style personalised learning experiences.

The decision shows how the world's most popular language learning app creates content for its 500 million users, though it's sparked considerable internal controversy.

CEO Luis von Ahn draws parallels to the company's prescient mobile-first decision in 2012: "AI is already changing how work gets done. It's not a question of if or when. It's happening now. When there's a shift this big, the worst thing you can do is wait."

Duolingo has more than doubled its offerings by launching 148 new language courses – its biggest expansion ever.

"Developing our first 100 courses took about 12 years, and now, in about a year, we're able to create and launch nearly 150 new courses," Luis explains.

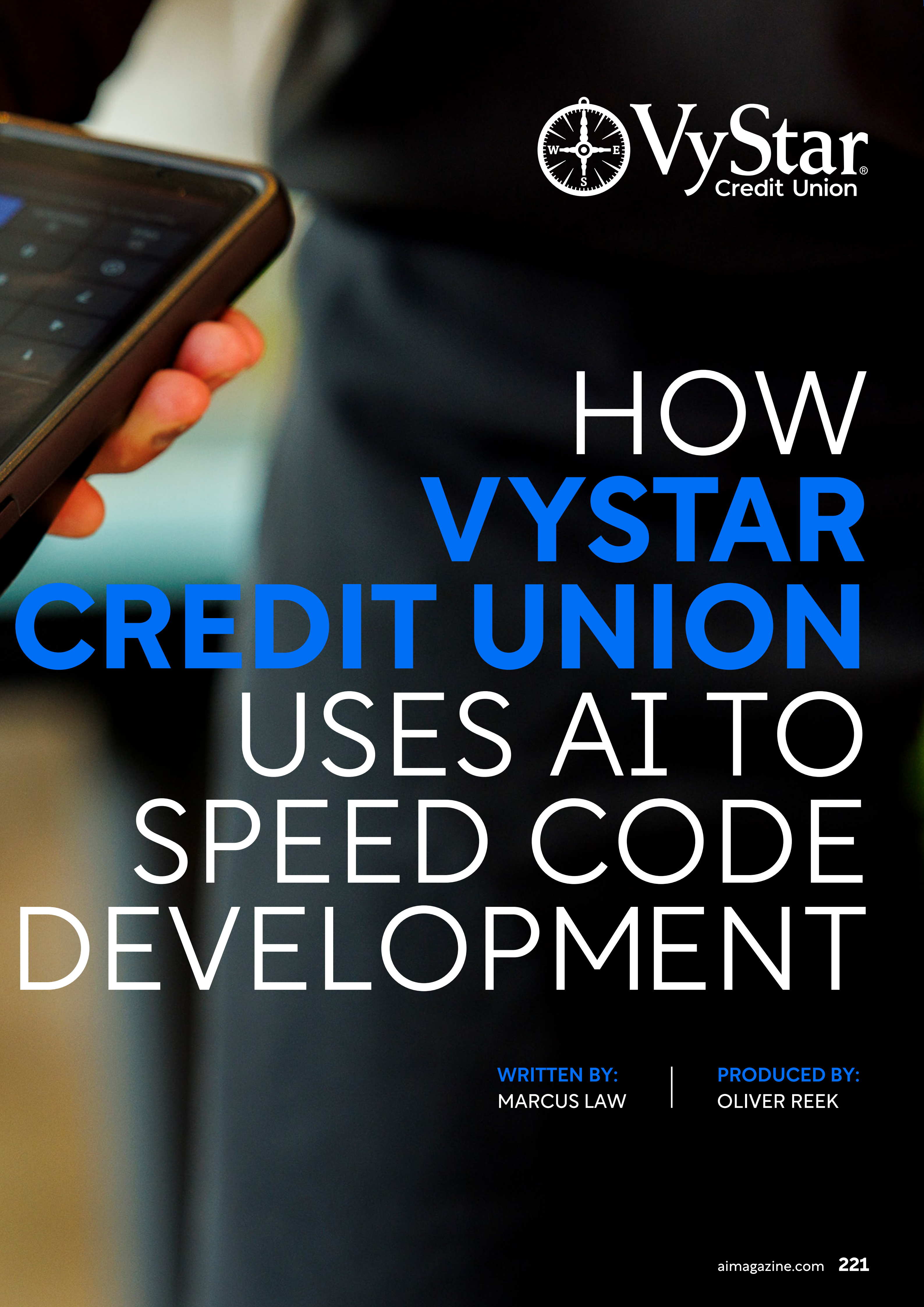
Senior Director of Learning Design Jessie Becker adds: "It used to take a small team years to build a single new course from scratch.

"Now, by using Gen AI to create and validate content, we're able to focus our expertise where it's most impactful."

However, the strategy isn't without friction. The company cut 10% of contracted translators in January 2024, explicitly replacing human work with AI – embodying the complex workforce implications as education technology evolves toward virtual assistant capabilities.

duolingo

MIAMI · FLORIDA
¿Tienes un baño?
Hast du eine toile
COMPROBAR
toile
tolle
Toilette



VyStar Credit Union

HOW VYSTAR CREDIT UNION USES AI TO SPEED CODE DEVELOPMENT

WRITTEN BY:
MARCUS LAW

PRODUCED BY:
OLIVER REEK

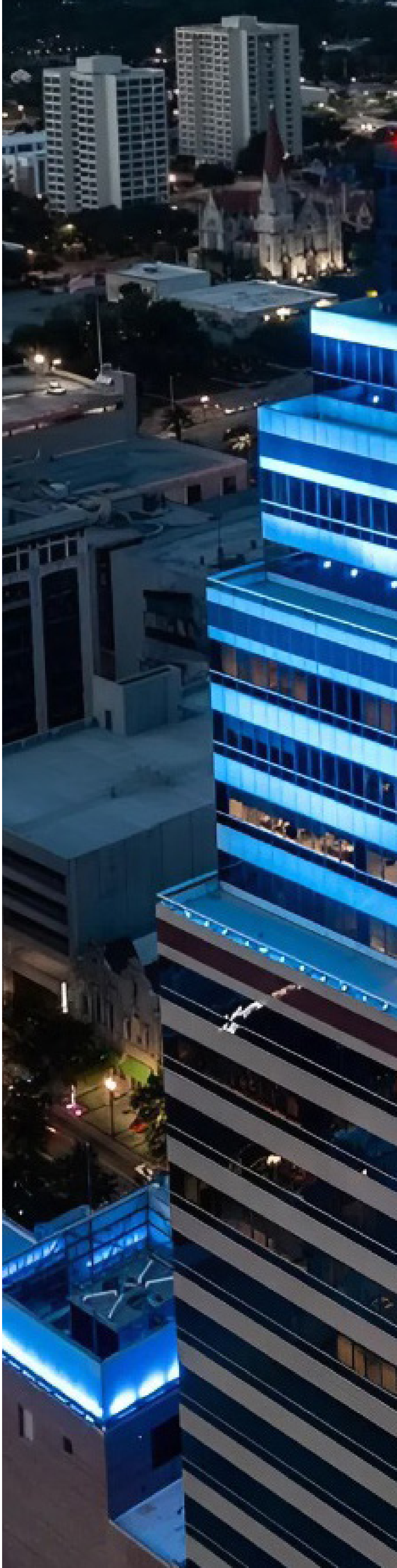
Stephen Jones, SVP Digital Development and Experience, on how VyStar Credit Union is automating coding workflows as regional players race to match digital banking giants

As financial technology reshapes the industry at lightning speed, VyStar Credit Union is proving that credit unions can lead the charge. By embedding AI into its development and mobile platforms, VyStar is creating faster, smarter and more personalised digital banking-while staying true to its mission to "Do Good" for over one million members across Florida and Georgia.

Stephen Jones joined VyStar in 2022 as Senior Vice President of Digital Development and Experience. His remit covers everything from early product concepts to final delivery to members and employees.

"We've integrated AI tools directly into our developer environment, or an integrated development environment (IDE): the same places where we design, test and launch code," Stephen explains. "By embedding AI alongside security safeguards, we ensure every release is faster, smarter and more responsible. It's about building innovation that our members can trust."

Founded in 1952 for military members at Naval Air Station Jacksonville, VyStar has grown without losing its cooperative values. As a credit union, VyStar reinvests profits to benefit members



VyStar

Stephen Jones,
SVP Digital
Development
and Experience,
VyStar Credit Union

STEPHEN JONES

TITLE: **SVP DIGITAL DEVELOPMENT AND EXPERIENCE**

INDUSTRY: **FINANCIAL SERVICES**

LOCATION: **FLORIDA, USA**

A multi-discipline technology leader with global experience in banking and credit union services, Stephen is a voracious advocate of using digital strategies to drive meaningful Member and employee experiences. Stephen and his organization partner across the credit union to deliver value through engaging, forward-thinking technology products. Stephen believes that Digital must be at the core of every financial institution's identity in order to successfully meet the needs of Members and colleagues.

> "We want to do good for our members, good in the communities we serve and good in everything we do"
>
> **Stephen Jones,**
> SVP Digital Development and Experience,
> **VyStar Credit Union**

and communities. This difference shapes every technology decision, keeping innovation aligned with purpose.

"Our purpose is to do good," Stephen says. "It's a simple concept: we want to do good for our members, good in the communities we serve and good in every digital solution we deliver."

Rise of mobile-first banking drives personalised experiences

Today, members expect more than balance checks and cleared pay check confirmations. They expect real insights and proactive guidance. For credit unions, matching those expectations is no longer optional.

VyStar is meeting this challenge head-on. Its mobile and online platforms are being redesigned to deliver personalised experiences. The old model – check your balance, see if your paycheck cleared – no longer cuts it. Members today want insights about spending patterns and suggestions for better financial products.

"We're going from a trend where banking and credit union mobile apps were more about what members would expect," Stephen says. "Could they look at their balances? Could they see if their pay check had cleared?

"Now, we're looking at how to get insights from that data so that members can understand their own financial habits, get smart suggestions and feel confident that their credit union is looking out for them."

CapTech®

Artificial Intelligence, Real Results

Wherever you are on your AI journey, CapTech helps you move forward. We empower organisations to unlock business value with outcome-oriented, purpose-driven AI solutions.

CapTech Accelerates AI Transformation in Financial Services

CapTech helps organisations leverage the full spectrum of AI's capabilities to solve complex challenges and deliver a best-in-class member experience. With a value-driven, collaborative approach, we deliver purposeful AI solutions that align with your objectives — wherever you are on your AI journey.

In the financial services industry, CapTech has partnered with top U.S. banks and credit unions to design and deliver AI strategies, providing solutions to enhance decision making, process automation, and oversight to manage cost and compliance.

VyStar + CapTech: Building a Scalable, AI-First Future

Focused on creating access, efficiency, and personalisation for members, VyStar Credit Union partnered with Captech to embed AI into its operations and enhance the digital member experience. Working together, CapTech helped VyStar develop a roadmap for its modernisation efforts, including cloud migration, tech stack optimisation, and AI workshops to drive the strategy for VyStar's AI adoption. CapTech's collaboration with VyStar's internal teams has set the stage for continued innovation and operational excellence.

LEARN MORE

CapTech®

Let's do next together®

©2025 CapTech Ventures, Inc. All Rights Reserved.

Advertisement feature

VYSTAR CREDIT UNION

Founded in 1952 to serve military members at Naval Air Station Jacksonville, VyStar Credit Union now serves more than a million members across Florida and Georgia.

VyStar operates under the mission “to do good” and maintains 19 student-led branches through its Academy of Business programme in eight school districts.

The member-owned cooperative donated US$7.2m to 400 nonprofits in 2024.

Mobile banking has become the primary way many people interact with their financial institution. Federal Reserve data shows mobile usage climbing across all age groups, with younger members conducting nearly all banking through apps.

This is why it’s so important for VyStar to provide consistent experiences across every digital touchpoint. Whether a member checks rates on the website or logs into the mobile app, VyStar ensures the experience is seamless and intuitive. Many financial institutions struggle with fragmented platforms that frustrate users,

VyStar
Credit Union

CREDIT: XXX

but VyStar is eliminating that friction to create a unified digital journey.

Today's members have grown up with technology at their fingertips. They expect their credit union to deliver the same smooth experience they get from leading consumer platforms.

"Many of our members have had digital as a part of their lives from their earliest memory," Stephen says. "That expectation shapes everything we do. We're building experiences that feel natural, intuitive and ready for the way people live and bank today."

Stephen avoids calling this digital transformation. That term suggests a beginning and end, he argues, when technology has become fundamental to everything VyStar does.

"The reason I don't use that term is because it indicates a starting and a stopping point," he says. "We've passed the precipice where digital now has to be inherent to everything that you do."

VyStar still operates physical branches and continues a strong community presence. But even these activities now involve digital elements, from branch staff using tablets to assist members to community partnerships teaching coding skills as they prepare the mentor the next generation of leaders.

Technology partners fill capability gaps

Credit unions cannot build everything themselves. Rather than build every capability in-house, VyStar works with strategic partners who bring specialised expertise, allowing it to stay focused on members while accelerating innovation

One example is CapTech, which handles systems integration and strategic development for VyStar. CapTech covers hands-on technical work and higher-level planning, helping the credit union align technology with business goals while meeting regulatory requirements.

"CapTech provides a wide range of support, that can be everything from helping to directly integrate to enhancing the systems that we have," Stephen says. "They can get their hands on infrastructure and code, support our existing employee base and help us drive forward any number of initiatives."

CapTech also advises on strategy, helping VyStar think through technology decisions within broader business contexts: guidance which becomes valuable when evaluating emerging technologies that carry both opportunities and risks.

"They can also pull up a level and help us with a strategy," Stephen says. "We set a digital strategy, a digital vision that aligns with the company vision."

MX Technologies tackles a different problem: making mobile banking clearer to understand. The company's tools clean up transaction descriptions and provide spending insights. Instead of seeing cryptic codes after swiping a card, members get clear information about where they spent money.

"If you've ever swiped your credit card or debit card at a gas station, and look in your mobile banking app, you might see some kind of combination of letters and numbers that you know this is probably the charge from the gas station, but you can't quite tell what it is," Stephen says."MX takes that noise and translates it into something meaningful, so members immediately recognise the charge."

Beyond cleaning up data, MX analyses transaction data to help members understand spending patterns

and find suitable financial products. The partnership lets VyStar offer features typically associated with larger banks without building everything from scratch.

"Because of the way that they can look at the data, and the way we can build their software into our app, we'll be able to start providing more meaningful insights," Stephen says.

VyStar also partners with community groups on STEM education. The credit union works with Tech Sassy Girls, teaching coding to middle schoolers while building future talent pipelines for financial services.

> "We're looking at how to get insights from data so that members can understand their own financial habits, or see what products might better suit their needs"
>
> **Stephen Jones,**
> SVP Digital Development
> and Experience,
> **VyStar Credit Union**

Security built into development process

Financial institutions walk a tightrope between regulatory compliance and competitive speed. Traditional approaches that treat security as a final checkpoint can slow development cycles just when competitive pressure demands faster feature releases.

VyStar takes a different path. Security is embedded from the start of development, with controls and safeguards built into every stage of the process. This prevents bottlenecks while ensuring thorough compliance.

"One of the easiest things I think you can do is start building security and compliance into your design process," Stephen says. "Whether you're a waterfall shop or an Agile operating methodology, you can bring those people in when you're designing features or making roadmaps."

At VyStar's headquarters, Stephen and the head of application security work in

> "We've passed the precipice where digital now has to be inherent to everything that you do"
>
> **Stephen Jones,**
> SVP Digital Development and Experience,
> **VyStar Credit Union**

Introducing
VyStarFACTS
Our new digital newsletter
Scan the QR code to read
VyStarFACTS
VYSTAR FACTS
Featured in this Issue
Plus, enter to win a $250 gift card!*

adjacent offices. Instead of scheduling formal security reviews that can delay projects for weeks, Stephen can walk over and resolve questions immediately.

"It's not uncommon for me to just walk out my door, go over, knock on his, ask if he has five minutes and tackle something really quickly," Stephen says.

This human element becomes particularly important as VyStar implements AI tools that raise new compliance questions, with regulators scrutinising how banks use AI, requiring clear governance and audit trails.

VyStar plans six-year technology roadmap

Looking to the future, Stephen is looking beyond Vystar's immediate needs to consider its long-term positioning. Today's technology investments must provide foundations for Vystar's future capabilities, rather than requiring complete replacement down the line.

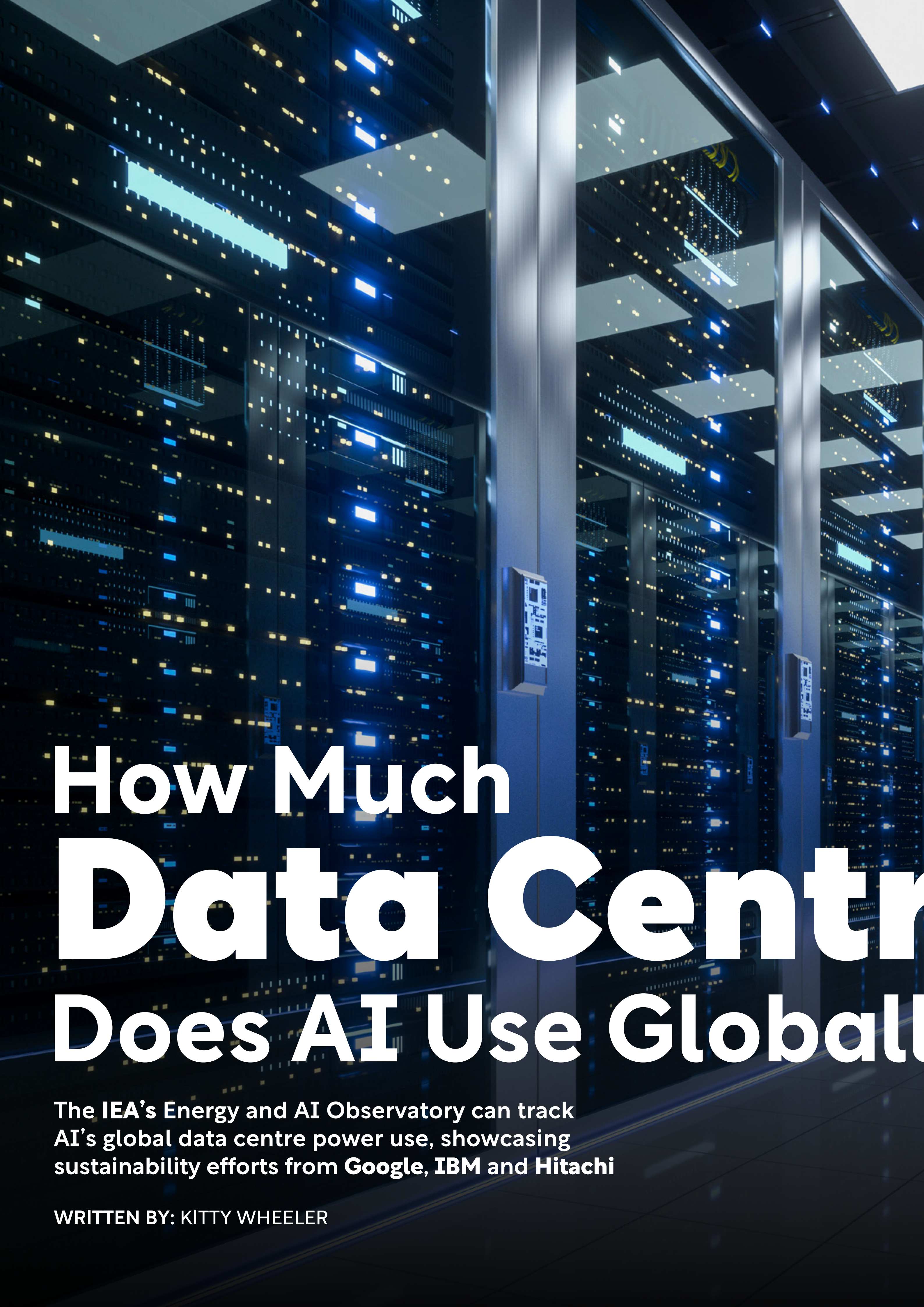
To stay ahead Stephen continually researches new trends, explores emerging tools and gathers insights from industry partners. This information feeds into strategic planning

and helps identify trends before they become widespread.

"I really like to learn. I absolutely love just consuming information," he says. "For me, it's about taking in everything that's happening in the industry and connecting it back to the priorities that we have, and what we're hearing from our members."

To give the best experience possible for its members VyStar plans both short-term and long-term, balancing immediate member needs with future competitive requirements. Credit unions must invest in capabilities that maintain their position while preserving community focus that differentiates them from profit-driven banks.

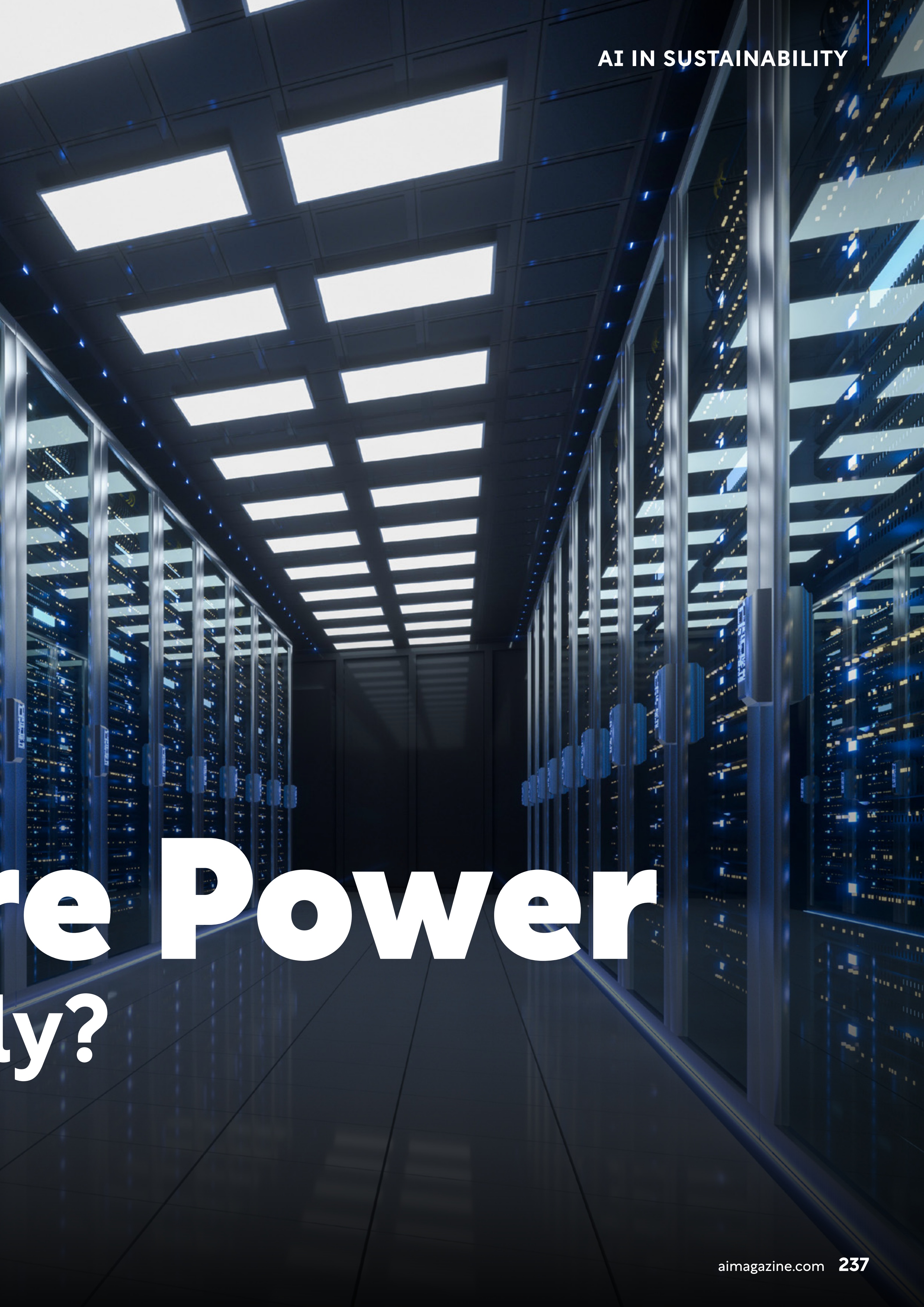
"How are we planning for the next six months, but then how are we planning for the next six years?" Stephen concludes. "If we're not doing something now that's going to be the right foundation or the right stepping stone to get us there, we probably need to rethink our priorities and make sure we're aligned to that goal." ○



How Much Data Centr Does AI Use Globall

The **IEA**’s Energy and AI Observatory can track AI’s global data centre power use, showcasing sustainability efforts from **Google**, **IBM** and **Hitachi**

WRITTEN BY: KITTY WHEELER



re Power
ly?

A large Google Data Centre being built in Hertfordshire, UK

The International Energy Agency (IEA) has launched something the tech world has been needing for a while: a reliable way to track how much energy AI is consuming.

From its Energy and AI Observatory – which provides the latest data and analysis on the burgeoning links between the energy sector and AI – the company is tackling a glaring data gap that has become impossible to ignore as AI spreads across every industry.

The problem the IEA is trying to solve is that nobody really knows how much electricity data centres are using to power AI systems, despite this being crucial for understanding AI's environmental impact.

The agency admits there are "no comprehensive global statistics on the electricity consumption of data centres".

Yet as AI workloads make data centres larger and more power-hungry than ever before, gigawatt-scale computing clusters are popping up across North

CREDIT: RICHARD NEWSTEAD VIA GETTY IMAGES

THE INTERNATIONAL ENERGY AGENCY (IEA)

HEADQUARTERS: PARIS, FRANCE

NUMBER OF EMPLOYEES: 500

NUMBER OF COUNTRIES: 44

America, Europe and Asia Pacific – changing how tech companies choose where to build their infrastructure.

The IEA says: "AI is making data centres larger and more power-intensive, raising the importance of the availability of electricity generation capacity and grids in the locational decision-making of data centres."

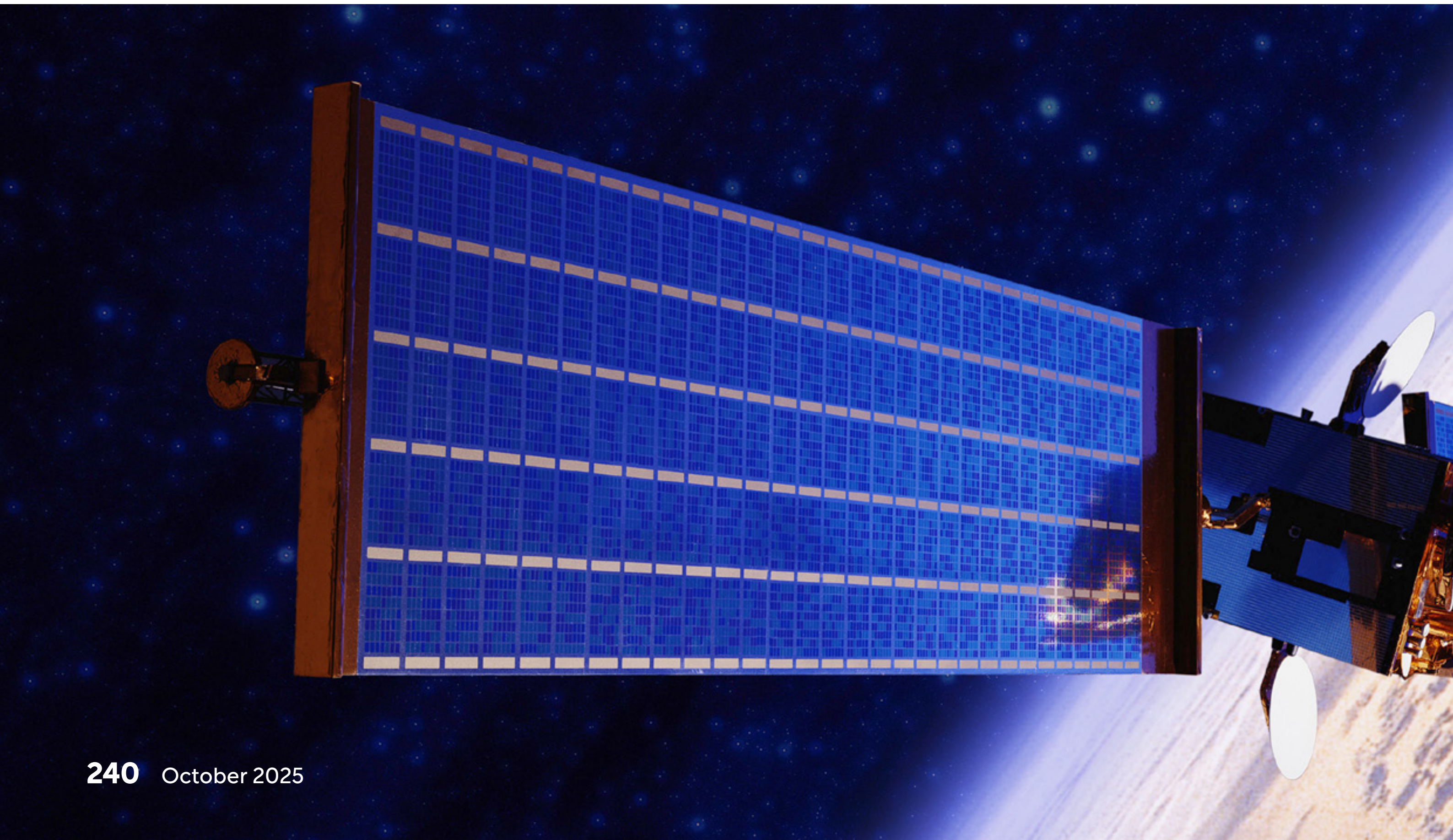
In other words, if a local grid cannot handle massive power demands, it will not be getting an AI data centre.

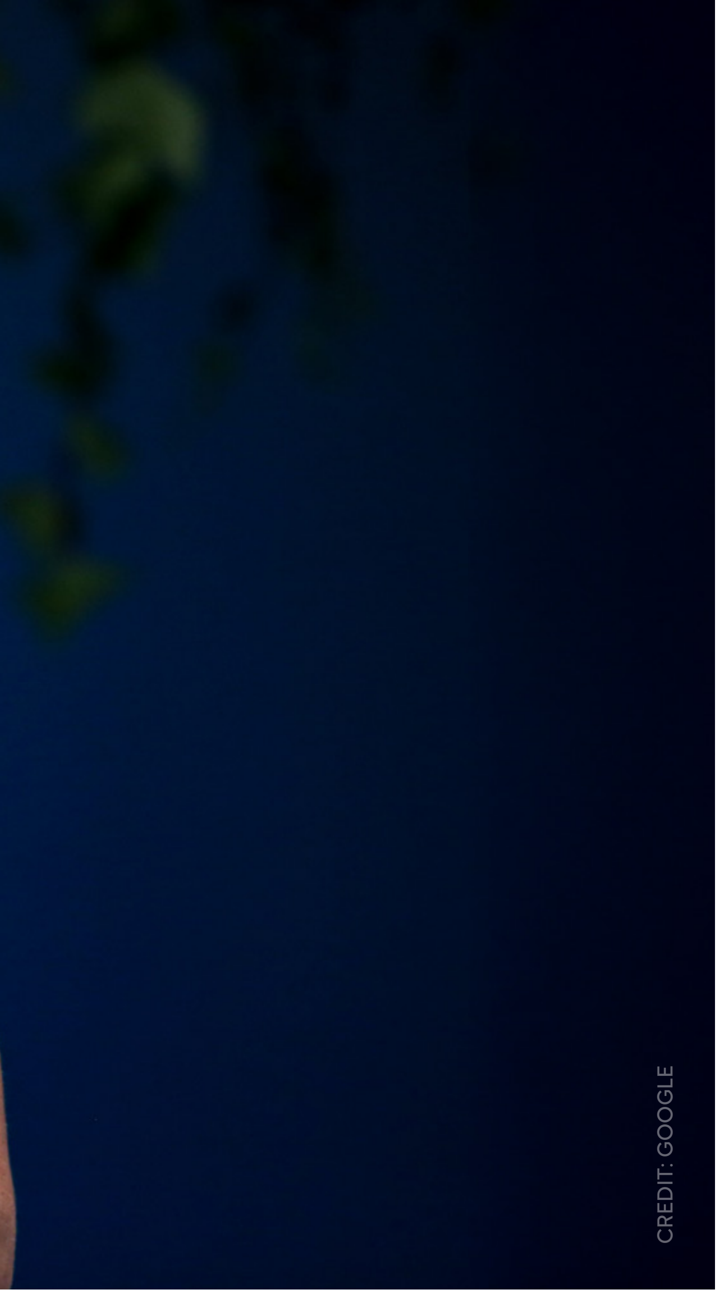
How does the IEA's observatory work?

The IEA says the "new and fast -moving field of AI requires a new approach to gathering data and information".

It says the observatory aims to provide the latest data and a "view of the implications of AI on energy demand (energy for AI) and of AI applications for efficiency, innovation, resilience and competitiveness in the energy sector (AI for energy)."

Kate Brandt,
CSO,
Google





CREDIT: GOOGLE

The observatory has been developed and will be maintained by the IEA, with data and insights from its energy industry and tech sector partners – including maps of global data centre capacity and power use, plus a host of case studies outlining different AI use models.

The tech giants achieving AI sustainability efforts

Google and IBM have jumped at the chance to demonstrate how AI can actually help solve energy challenges, not just create them.

Kate Brandt, Google's Chief Sustainability Officer, explains why this observatory matters so much: "The International Energy Agency's new, first-of-its-kind Energy and AI Observatory creates a single, comprehensive reference, gathering crucial data and providing a global, informed vision on the impact of AI on the energy sector."

Additionally, Google has contributed two projects that show AI's potential upside.

Its MethaneSAT satellite partnership with the Environmental Defense Fund uses AI to detect methane leaks from oil and gas operations with unprecedented accuracy.

Meanwhile, its Tapestry project is helping Chile's national grid operator plan for carbon neutrality by 2050.

"Google's partnering with the Environmental Defense Fund on a new satellite, MethaneSAT, which can detect methane emissions from oil and gas production more accurately and precisely than ever before," Kate says.

Alternatively, IBM's contribution focuses on electricity access in developing countries.

Christina Shim, IBM's Chief Sustainability Officer, describes the company's forecasting model that predicts electricity access through 2030 across 102 countries in the Global South.

"The model was co-developed by IBM and UNDP and built on IBM watsonx, IBM Cloud and an open-source machine learning library," she says.

The system analyses everything from population density to satellite imagery to understand where electricity infrastructure is needed most.

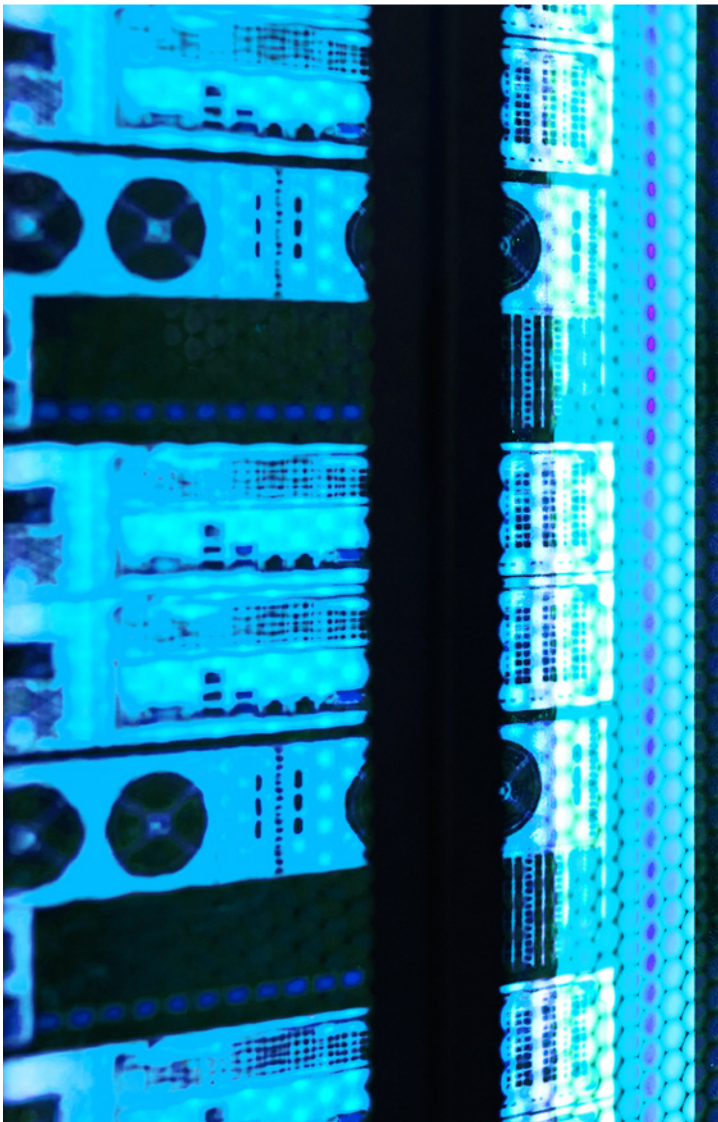
Furthermore, the observatory includes 19 case studies spanning different sectors, but one stands out for its concrete business impact.

Hitachi Energy developed AI systems that predict electricity prices with accuracy – hitting 87% to 93% compared to the industry standard of 75% – turning this into a commercial product called Nostradamus AI that lets users generate forecasts without needing data science expertise.

The observatory's potential

The broader context here is that AI's energy appetite is forcing uncomfortable conversations about sustainability across the tech sector.

The IEA's observatory provides much-needed transparency, but it also highlights how the industry needs to balance innovation with environmental responsibility.



Christina Shim,
CSO,
IBM

Timeline: AI, Energy and the IEA

04-05 December

2024

The IEA convenes the Global Conference on Energy & AI in Paris, bringing together policymakers, tech innovators and energy leaders.

The event establishes a critical dialogue on the accelerating links between AI and energy, laying the groundwork for a new, collaborative approach to managing the technology’s risks and unlocking its transformative potential.

11 February

2025

The IEA's Executive Director addresses global leaders at the AI Action Summit, co-chaired by France and India.

The Agency's crucial contributions to the high-level forum underscore its growing influence and role as a key advisor to governments, highlighting the urgent need to integrate energy security and sustainability into international AI policy.

10 April

2025

The IEA releases its seminal “Energy and AI” report, the most global analysis of the technology's impact on the energy sector.

The publication provides a warning on surging electricity demand from data centres while also outlining AI's vast potential to drive energy efficiency and accelerate the clean energy transition.

17 June

2025

The IEA launches its first-of-a-kind Energy and AI Observatory, a publicly accessible platform for real-time data and analysis on the energy-AI nexus.

Designed to be a cornerstone for transparency, the observatory provides policymakers and industry leaders with the tools needed to monitor data centre energy consumption and track AI’s role in optimising energy systems.

CREDIT: IEA
iea
Global Conference
on Energy and AI
4-5 December 2024
CANADA
BREAKTHROUGH ENERGY
BRA
BP

IEA convenes the Global Conference on Energy & AI in Paris

27 June

2025

The IEA hosts a public webinar, “Understanding data centre electricity use in the AI era,” to discuss its findings and data from the new observatory.

This event showcases the IEA's commitment to public education and dialogue, translating complex data into actionable insights for a wider audience of stakeholders and energy professionals.

27 August

2025

The IEA's Executive Director, Fatih Birol, forecasts a sixfold surge in energy demand driven by both AI and electric vehicles.

His comments link the AI challenge to the wider “electric era,” reinforcing the urgent need for accelerated investment in power grids to ensure long-term energy security and a sustainable transition.

Fatih Birol,
Executive Director,
The IEA

iea
International Energy Agency
UNITED STATES
EXECUTIVE DIRECTOR
INDIA
MADAGASCAR

The observatory includes

19

case studies on AI applications in the energy sector

What's particularly interesting is how the observatory positions AI as both problem and solution.

Training language models (LMs) require enormous amounts of electricity, but AI can also optimise power grids, detect energy waste and accelerate the transition to renewable sources.

The platform will evolve as more companies contribute data and case studies.

Kate captures the potential, saying: "I'm excited to see the many applications of how AI is being used today and new additions to the observatory over time."

The IEA concludes: "There has been a step change in the capabilities of AI, driven by falling computation costs, a surge in data availability and technical breakthroughs.

"The new and fast-moving field of AI requires a new approach to gathering data and information.

"There is no AI without energy; at the same time, AI has the potential to transform the energy sector."

CREDIT: IEA

iea
International Energy Agency
BHP
DEPUTY EXECUTI

TECHNOLOGY AT THE HEART OF SERVIER'S PATIENT-FIRST APPROACH

WRITTEN BY:
CHARLIE KING

PRODUCED BY:
TOM VENTURO

French oncology group has scaled its US operations from 10-person startup to 600-employee operation using data analytics and patient engagement technology

Servier Pharmaceuticals has built its US operations around technology integration across drug discovery, patient services and commercial activities. The French pharmaceutical company, which opened its first laboratory in Orleans in 1954, entered the US market in 2018 with 10 employees in a Boston conference room.

Initially operating from a hotel before moving to a co-location working facility with 70 employees during the first year, the organisation quickly outgrew these initial premises. Servier now occupies two floors of its current building and employs more than 600 people across five marketed products: reflecting the company's oncology focus and systematic approach to technology deployment across its operations.

Servier addresses pharmaceutical industry development challenges through technology

The pharmaceutical development process presents statistical challenges that technology helps address. Drug development operates as a numbers game with lengthy odds, where thousands of initial compounds fail to reach market approval.

Of approximately 10,000 initial ideas that begin the development process, 9,999 fail to reach patients due to scientific, regulatory or commercial obstacles. This failure rate creates pressure for pharmaceutical companies to identify promising compounds early in the development cycle.

Servier applies technology throughout its value chain to accelerate processes and support decision-making. The company uses data analytics and AI to reduce the initial pool of ideas more efficiently before conducting detailed investigations.

Machine learning algorithms can analyse molecular structures, predict compound behaviour and identify potential safety issues before expensive clinical trials begin. This approach helps pharmaceutical companies allocate resources more effectively and reduce development timelines.

SERVIER PHARMACEUTICALS: **A GLOBAL LEADER DRIVEN BY THERAPEUTIC PROGRESS**

Servier Pharmaceuticals is a French multinational pharmaceutical company headquartered in Suresnes, France. Founded in 1954 by Jacques Servier, the company is a global healthcare leader, operating in 150 countries with a dedicated workforce of over 21,000 employees. Servier is governed by a non-profit foundation, which allows it to maintain a long-term vision and reinvest a significant portion of its revenue back into research and development.

The oncology-focused group operates across discovery, development, manufacturing and patient services. Each function generates and consumes data that feeds into the company's technology infrastructure, creating opportunities for cross-functional insights and process optimisation.

Claritas Rx partnership consolidates Servier data sources across operations

Servier partners with data aggregator Claritas Rx to manage complex data requirements across its pharmaceutical operations. This relationship originated through Servier's acquisition of the oncology portfolio from Agios Pharmaceuticals, demonstrating how mergers and acquisitions can introduce new technology partnerships.

Claritas Rx functions as a data aggregation platform that consolidates information from multiple sources including third-party logistics providers, clinical research organisations and regulatory databases. This consolidation creates a unified data ecosystem that supports analysis across different business functions.

The pharmaceutical industry generates data from clinical trials, manufacturing processes, regulatory submissions, sales activities and patient interactions. Managing these disparate data sources requires sophisticated aggregation and analysis capabilities.

Taking a consolidated approach enables Servier to analyse information from multiple sources within a unified framework. This integration supports data-driven decision-making across research, development, manufacturing and commercial activities.

ClaritasRx

How Claritas Rx is Transforming Data Into Patient Insights

Athena Uzzo, SVP of Customer Experience at Claritas Rx, on how the company turns complex healthcare data into actionable insights for pharmaceutical manufacturers.

The pathway from drug development to patient access remains one of healthcare's most persistent challenges. As therapies become increasingly sophisticated, so does the complexity of ensuring treatments reach the right patients at the right time.

Specialty and Rare Disease data experts at Claritas Rx have been addressing this challenge since 2011, when they began improving how biopharmaceutical manufacturers understand their specialty product performance. The company has evolved from a small-channel data consultancy to a leader in patient-level data integration and analytics, with a client base that spans emerging biotechnology companies launching first specialty products to global manufacturers with established portfolios.

This data-driven approach has transformed how patient journeys are understood through the company's work with global pharmaceutical company Servier. What began in 2020 as a focused collaboration on two oncology drugs has grown into a partnership spanning Servier's entire cancer treatment portfolio.

Athena Uzzo, Senior Vice President of Customer Experience at Claritas Rx, describes the relationship as "a collaborative partnership" built around answering Servier's specific business questions.

"We handle the data aggregation and work with all of their partners across those brands, and then also deliver the analytical insights," she says.

Claritas Rx was founded with a specific mission. "Our company started with the mission to ensure that patients with chronic and life-threatening diseases receive the support that enables the greatest benefit from their therapy," Athena explains.

The Claritas Rx data model provides actionable insights for Servier teams

The core differentiation for Claritas Rx comes from its approach to data integration. This flexibility extends beyond data integration to how information is presented. "We're able to do this for customers that have a single drug on the market, as well as for customers that have multiple brands where we look at brand and disease-specific insights," she notes.

> **Our biggest capability is bringing together diverse data sources and connecting them to provide actionable insights for field and pharmacy teams that directly impact a patient's access to therapy.**

Athena Uzzo

SVP of Customer Experience
at Claritas Rx

A key element centers on longitudinal data tracking patients over time. "Thanks to the extensive array of data sources we integrate, our specialty lies in delivering enriched longitudinal patient-level data."

The Servier partnership

The Servier partnership moves towards predictive healthcare modeling.

As Athena explains, future developments will concentrate on anticipating access challenges before they materialize.

"We're expanding our analytics and leveraging predictive modeling to give teams insights into where patients will struggle with therapy access before it happens," she says.

This shift towards predictive capabilities represents a parallel to broader healthcare trends. As treatments become more personalized, Claritas Rx aims to make the support systems equally tailored to individual patient circumstances.

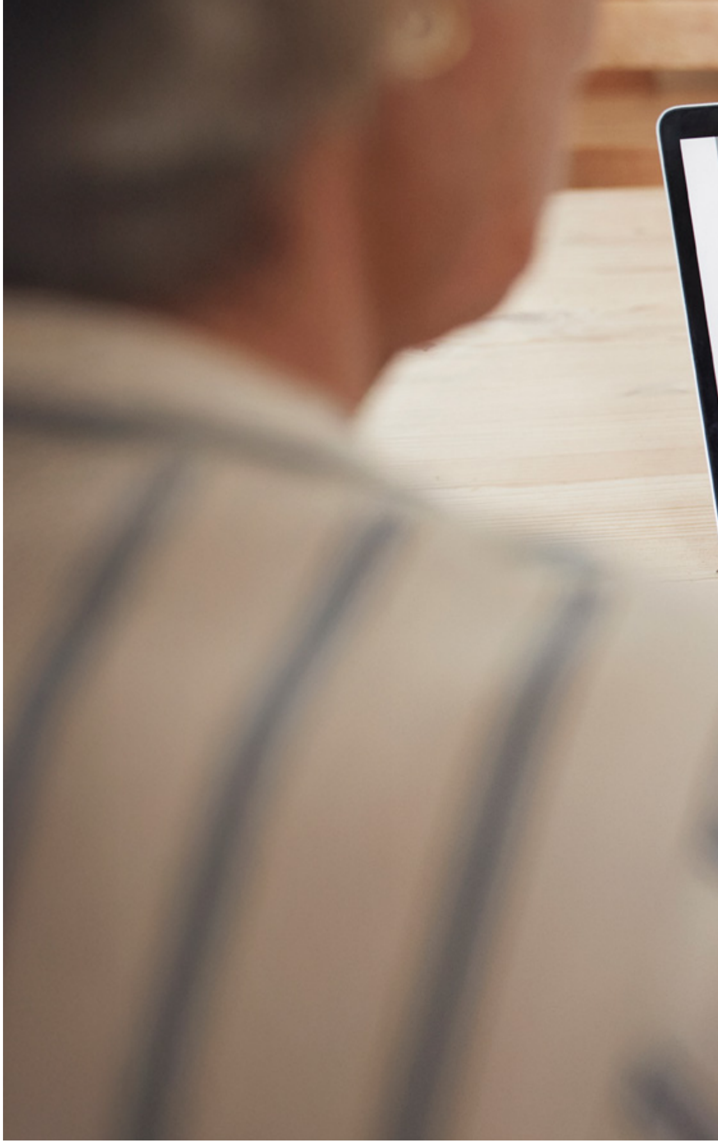
"We're living in an era of personalized medicine and personalized healthcare options. The access to therapy is also personalized," Athena says. "What we're looking to achieve next is more prescriptive modeling: not just standardized insights for the entire population, but giving manufacturers and pharmacies insights into what specific patients need in terms of their access to therapy."

Learn More

info@claritasrx.com

Servier's medicines are available to patients in

150 countries



Salesforce supports Servier patient engagement and digital marketing

Servier has maintained a partnership with Salesforce for five years, focusing on patient engagement and digital outreach capabilities. The platform supports both external patient interactions and internal customer relationship management across the company's oncology portfolio.

Patient engagement represents a critical component of pharmaceutical operations, particularly for oncology treatments where patients require ongoing support throughout treatment cycles. Technology platforms enable pharmaceutical companies to maintain relationships with patients, healthcare providers and caregivers.

The Salesforce implementation encompasses patient-facing websites where individuals can register, access educational resources and share information with healthcare teams. The system also supports internal patient services operations through customer relationship management functionality.

Digital engagement capabilities include email marketing, educational content distribution and treatment support programme management. These functions help pharmaceutical companies maintain communication with patients between healthcare appointments and provide resources for treatment adherence.

This technology foundation enables Servier to maintain ongoing relationships with patients throughout their treatment journey. The system provides data insights that inform patient service improvements and engagement strategies, creating feedback loops that drive continuous improvement.

Servier develops three-year AI roadmap across business functions

Servier has created a strategic AI implementation plan covering 60 use cases over three years. Half of these applications focus on research

and development and discovery processes, while the remainder address manufacturing, commercial and patient service functions.

The pharmaceutical industry has used machine learning techniques for drug discovery and development for years. However, generative AI capabilities have created new opportunities for automation and analysis across business functions.

AI applications in pharmaceutical research include molecular design, compound optimisation, clinical trial design and regulatory document preparation. Commercial applications encompass sales forecasting, market analysis and patient engagement personalisation.

The company takes a measured approach to AI adoption, evaluating applications carefully rather than pursuing technology implementations without clear business justification. This methodology reflects industry recognition that AI capabilities require careful assessment to deliver measurable value.

Current market conditions suggest the pharmaceutical industry may be experiencing inflated expectations around AI capabilities. Companies that maintain rigorous evaluation processes can distinguish between practical applications and technology hype.

Servier maintains assessment processes for AI use cases that evaluate technical feasibility, business impact and implementation requirements. This approach helps ensure technology investments support specific business objectives rather than general AI adoption.

How Salesforce Is Transforming Life Sciences

Salesforce is redefining life sciences operations with AI agents that bolster clinical coordinators, care teams, and medical reps with digital labour.

Learn more

In an industry where precision meets innovation, life sciences organisations face mounting challenges. From managing clinical trials to enabling compliant commercial operations, companies are generating vast data volumes while navigating evolving regulatory demands. Enter Agentforce – the agentic AI solution from Salesforce which is helping to revolutionise how life sciences companies operate.

Agentforce represents a fundamental transformation in workflow management. Deeply embedded within and native to the Salesforce platform, it functions as a digital workforce that reasons over data and leverages workflows to take autonomous action, relieving overwhelmed teams of repetitive tasks.

Intelligent Engagement Across the Value Chain

For life sciences organisations, Agentforce builds on top of Life Sciences Cloud – the end-to-end, intelligent engagement platform spanning clinical, medical and commercial operations. This combination enables pharma, biotech, biopharma, consumer health, animal health and medtech companies to foster healthier interactions with healthcare professionals, partners and patients through data-driven, compliant innovations.

The system handles both structured data (CRM, APIs, third-party apps) and unstructured data (such as emails and conversation logs), which now comprises 90% of enterprise information according

Activate Agent

to IDC research. For commercial teams, Life Sciences Cloud offers solutions for coverage verification, sampling and order management, whilst R&D teams can benefit from assistance with site selection, compliance monitoring, candidate matching, and more.

Overcoming Implementation Challenges with Trust-based AI

What distinguishes Agentforce is its Atlas Reasoning Engine, featuring proprietary retrieval augmented generation technology. It provides a secure trust layer enables organisations to maintain stakeholder trust while supporting industry regulations including HIPAA, FedRAMP, and GxP pre-validation.

Implementation follows a straightforward path. Organisations begin by selecting a specific challenge, identifying clear use cases, establishing measurable KPIs and defining timelines. This iterative approach allows for continuous improvement rather than waiting for perfect preparedness.

The true value proposition is the ability of Agentforce to help transform operations holistically. By bringing autonomous AI, unified data and Customer 360 applications together on a platform that's compliant with regulations, it harmonises information from disparate sources – creating a cohesive ecosystem that takes intelligent action across every process.

As AI transitions from theoretical concept to practical necessity, Agentforce for Life Sciences represents the industry's solution for accomplishing more without exhausting additional resources. By providing autonomous, intelligent assistance, this purpose-built platform helps to optimise stakeholder relationships, augment research teams, reduce administrative burden and improve margins – ultimately enabling life sciences professionals to focus on what truly matters: developing breakthrough therapies and advancing scientific innovation to give patients access to life-enhancing treatment.

Servier launches Voradenig for brain cancer patients after 24-year treatment gap

Servier introduced Voradenig for brain cancer patients in late 2023, representing the first new therapy approved for this indication since 1999. The treatment addresses a significant unmet medical need in oncology where patients have historically had limited therapeutic options.

Brain cancer presents unique challenges for pharmaceutical development due to the blood-brain barrier, which prevents many compounds from reaching target tissues. This biological obstacle has limited treatment innovation and contributed to poor patient outcomes.

Traditional brain cancer treatment has relied on surgery, radiation therapy and chemotherapy. These approaches often provide limited efficacy while causing significant side effects that impact patient quality of life.

Late in 2024 the company launched the first new therapy for brain cancer patients in almost 24 years, representing validation of Servier's research and development capabilities in oncology. Successfully bringing a brain cancer treatment to market requires sustained investment in research, clinical development and regulatory expertise over multiple years.

An estimated

100 million

patients are treated with Servier's medicines every day

Servier maintains growth trajectory through strategic technology partnerships

Servier expects continued growth over the next 12 to 18 months, building on technology foundations established during its rapid US expansion. The company has evolved from a startup operation in shared workspace facilities to an established pharmaceutical organisation with dedicated facilities.

The transformation from 10 employees in a Boston conference room to more than 600 staff across two building floors demonstrates successful scaling of operations and technology infrastructure. This growth required systematic technology investments that could support increasing complexity.

Pharmaceutical technology landscapes continue evolving, particularly in AI applications for drug discovery and patient services. Companies, like Servier, that maintain strategic technology roadmaps can capitalise on emerging capabilities while avoiding costly implementation mistakes. ○

CHA PARTNERSH

Hewlett Packard Enterprise

HPE’S AI VISION

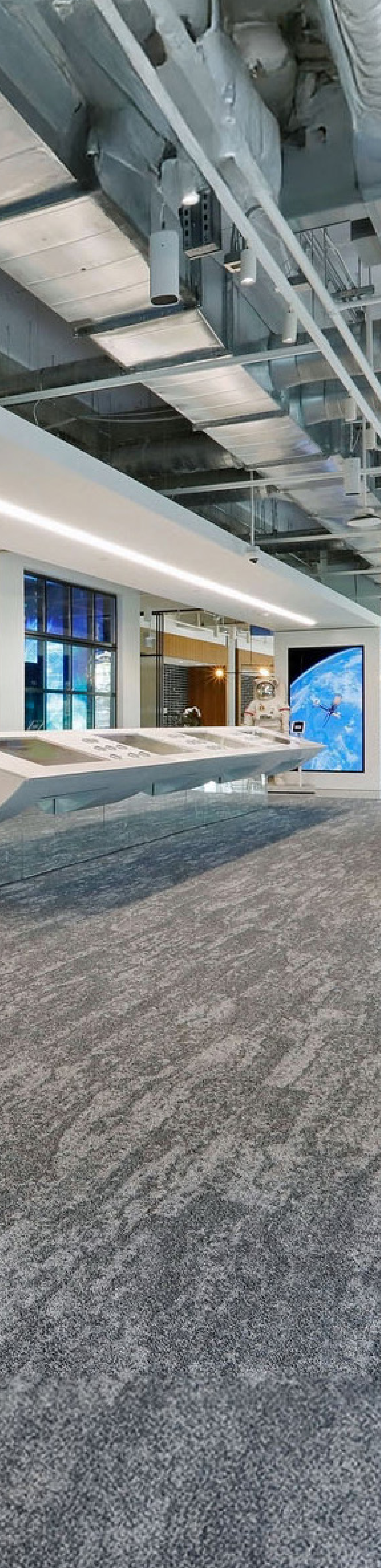
AD SMYKAY ON IPS AND SCALE

WRITTEN BY:
JAMES DARLEY

PRODUCED BY:
OLIVER REEK

Hewlett Packard Enterprise
Lake Plaza DR

INEOS
Hygienics
ACCELERATE 25
PETRONAS
HPE IS DRIVING
INDUSTRY INNOVATION
AT THE EDGE.



Hewlett Packard Enterprise's AI CTO discusses how partnerships drive artificial intelligence adoption across industries

Chad Smykay, AI CTO and Distinguished Technologist at Hewlett Packard Enterprise, is witnessing a transformation that's rewriting the rules of enterprise technology adoption.

The pace of change has left even seasoned technologists breathless. Where traditional enterprise software cycles once measured progress in years, AI developments now arrive monthly. "Screw three years," Chad says, dismissing conventional timelines. "The last three months, it's changing every month."

The constant acceleration in the AI sector right now has fundamentally changed how executives like Chad are approaching AI strategy. The cautious, committee-driven adoption processes that characterised previous waves of technological uptake have given way to urgent implementation timelines, driven by competitive pressure and customer expectations.

HPE, the US$28bn tech giant that emerged from a 2015 split with HP Inc, has positioned itself right at the centre of this revolution. Gone are the days of printers and laptops. Today, HPE focuses exclusively on enterprise infrastructure, cloud services and the networking backbone that makes modern AI possible.

Chad brings a unique perspective to this role, shaped by a 25-year career in enterprise IT, with 12 of those years in the machine learning space. His journey began during the big data era, when combining disparate data sources required significant technical expertise. Those early experiences with customers implementing the kinds of fraud detection systems that are now ubiquitous in banking taught him some valuable lessons about how businesses take to new technologies.

"I worked on some of the early projects with customers when that was a very new thing," he recalls, describing credit card fraud alerts that consumers now take for granted. The transition from revolutionary to routine represents the arc that AI is currently traversing across multiple industries.

A tale of two eras

The evolution from CPU-based big data processing to GPU-based AI, which Chad's career has straddled, represents more than just a simple hardware upgrade. It reflects a fundamental shift in how organisations process information and make decisions. Chad's background at Rackspace, where he helped build the company from 30 employees to more than 5,000 during its eight-year journey to going public, gave him an understanding of what it means to scale a company, a technology and a philosophy.

That experience now informs his approach at HPE, where the company serves customers across every conceivable industry vertical.

> "Data's important, but when you use any kind of application on your computer or your phone, you've got to have a network to communicate with it"
>
> **Chad Smykay,**
> AI CTO,
> **HPE**

From life sciences and healthcare to manufacturing, hospitality, retail, financial services, insurance and energy, each sector has its own unique regulatory constraints and operational requirements.

The HPE GreenLake platform speaks to this comprehensive approach that the firm has to have. Rather than traditional infrastructure sales, HPE GreenLake operates as a cloud service model, one which allows customers to consume AI-capable resources on demand. This shift addresses the capital expenditure concerns that often stall AI initiatives while providing predictable operational costs.

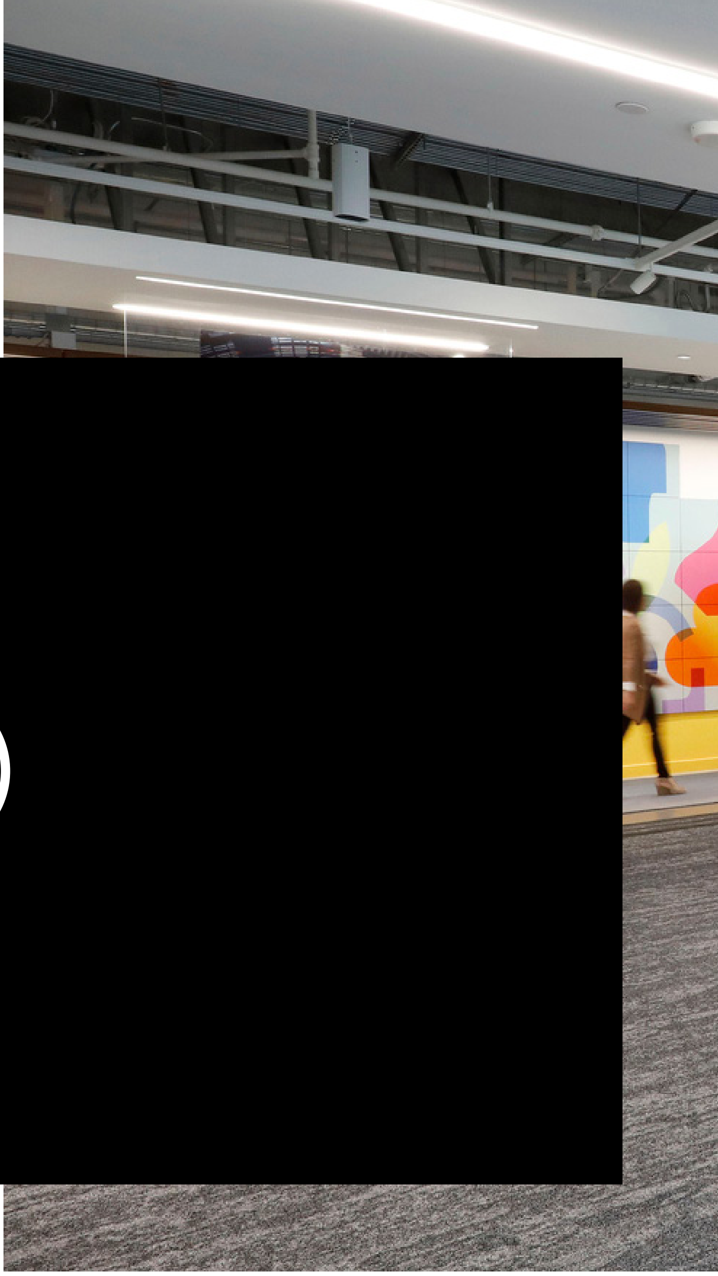
The recent US$14bn acquisition of Juniper Networks underscores HPE's commitment to AI-enabled infrastructure. Juniper's AI-driven network operations capabilities, combined with HPE's existing Aruba networking portfolio, create an integrated offering that addresses the often-overlooked networking requirements of AI implementations.

CHAD SMYKAY

TITLE: **AI CTO**

COMPANY: **HPE**

Chad Smykay has had a distinguished career in operations, notably transforming Rackspace into a premier service organisation and implementing big data solutions across industries. He pioneered machine learning technologies and advanced Kubernetes applications, integrating them with data analytics to meet diverse needs. Outside of his professional achievements, Chad is an avid swimmer training for a national meet and enjoys building projects like an automated garden system and a tree house for his kids.



“Networking gets left out,” Chad explains. “Data’s important, but when you use any kind of application on your computer or your phone, you’ve got to have a network to communicate with it.”

Understanding business needs before technology selection

HPE’s approach prioritises understanding business objectives before recommending specific technologies. This approach can be traced back to Chad’s experience across a few different industry verticals, each with distinct regulatory environments and operational constraints that technology has to accommodate, rather than dictate.

HPE’s Private Cloud AI solution sees this philosophy in action. Rather than forcing customers into public cloud environments that may not meet regulatory requirements, this turnkey solution includes Nvidia’s GPU infrastructure, pre-configured software, such as Nvidia AI enterprise and open-source stacks and professional services deployed on customer premises.

It’s an approach that proves particularly valuable for healthcare organisations, financial services firms and government agencies, where maintaining strict data governance is a must. Public cloud AI services,

while convenient, often can't satisfy stringent compliance requirements that govern these sectors.

"Let's come in and figure out what you are trying to solve at a business level first," Chad explains. This consultative approach helps avoid the common pitfall of implementing impressive technology that fails to address real business problems.

The methodology has gained urgency as customer attitudes have shifted dramatically. Organisations that spent 2023 questioning whether they needed AI strategies are now focused on implementation details and governance frameworks.

An ever-changing conversation

The transformation in customer discussions represents perhaps the most significant shift Chad has seen in his career. The tentative inquiries about AI feasibility have been replaced by urgent requests for implementation guidance and architectural recommendations.

"Customers used to say: 'Do I need to do it?' But we're no longer having that conversation," he reveals. This evolution has compressed typical enterprise technology adoption cycles from years to months, creating unprecedented demand for implementation expertise.

Organisations are now discussing advanced concepts like agentic AI, where autonomous agents make decisions and take actions independently. Some customers are bypassing basic implementations like chatbots and knowledge bases altogether, as they look to focus on more sophisticated applications that can deliver measurable business impacts right away.

The shift toward serious AI implementation is evidenced by customers' increased focus on data quality and infrastructure requirements. Previously, organisations would discuss AI concepts without addressing underlying data challenges. Now, conversations immediately turn to data location, quality, accessibility and governance frameworks.

"Here's how I know they're serious in 2025," Chad says. "Last year, I knew people weren't really serious about their AI use cases, because they weren't actually asking us questions about their data. Now they are."

This change indicates that organisations have moved beyond experimental phases toward production-ready implementations that require robust data foundations and enterprise-grade infrastructure.

The partnership imperative at scale

HPE's global reach creates a series of scale challenges that no single organisation can address independently. The company serves customers across all continents, industries and use case categories. As such, it needs an extensive network of partners that can help it to maintain service quality while it meets growing demand.

"We just can't execute without them," Chad says, regarding HPE's many collaborators. A general shortage of qualified AI and data science professionals across the global economy only compounds this challenge, with much talent concentrated in specific organisations rather than distributed across the broader market.

Trace3, a Denver-based systems integrator with more than 90 technology partners, represents the type of strategic relationship HPE requires to serve enterprise customers effectively. The company has built a dedicated AI practice over 13 years, predating the current AI boom and providing credibility with customers who recognise the difference between established expertise and opportunistic positioning.

Josh Lindstrom, the Senior Director of Data & Analytics at Trace3, explains how the partnership addresses real customer needs. "We've been doing this for a long

6:00:00
Coca-Cola
TRACE3
PROUD PARTNER OF Lenovo
DATA ANALYTICS
tkts

CREDIT: MUCCITAS

JOSH LINDSTROM

TITLE: **SENIOR DIRECTOR OF DATA AND ANALYTICS**

COMPANY: **TRACE3**

Josh Lindstrom, Senior Director of Data & Analytics at Trace3, is a seasoned leader with 20+ years of experience bridging strategy and execution. Known for building high-performing teams and launching ventures, he revitalised Trace3's data practice by championing modern platforms and cutting-edge methodologies. Josh drives HPC and AI initiatives that accelerate analytics and embed real-time intelligence into business-critical solutions. His career spans consumer and enterprise sectors, where he has cultivated lasting partnerships, guided innovation and delivered measurable outcomes. Pairing technical vision with GTM strategy, he ensures technology creates competitive advantage in a rapidly evolving market.

time, and in fact, we've been doing it a long time with HP," he says, emphasising the relationship's foundation in proven delivery rather than marketing promises.

The partnership enables comprehensive customer solutions that neither organisation could deliver independently. Trace3 provides consulting services, data science expertise, and implementation capabilities while HPE contributes technology infrastructure and enterprise-grade support.

One notable collaboration involves a healthcare organisation using computer vision for 3D heart imaging analysis.

TRACE3

Transforming Clark County Through Data and AI

Trace3 teams up with Clark County in support of efforts to deliver AI-driven, connected services that enhance resident experiences and foster community-focused innovation

Learn More

The project leverages HPE's Private Cloud AI environment and embedded machine learning software to detect anomalies in real-time medical imaging, representing the evolution from "art of the possible" demonstrations to practical implementations delivering measurable outcomes.

Navigating regulatory complexity in AI implementation

The regulatory landscape presents significant challenges that require careful navigation across multiple jurisdictions and industries. EU regulations, state-level legislation and industry-specific compliance requirements create a complex web of obligations for AI implementers that extends far beyond technical considerations. Modern businesses have to encompass legal, ethical and reputational risks too.

"Now, more than ever, it's important that legal's involved from the start," Chad explains, emphasising the shift from treating compliance as an afterthought to integrating it into project planning. This proactive approach prevents costly retrofitting of compliance measures and reduces overall project risk.

Legal considerations extend beyond regulatory compliance to intellectual property protection and licensing models. LLMs operate under various open-source licences with different restrictions and obligations that organisations must understand to avoid future complications.

Chad recommends architecture approaches that remain flexible enough to adapt to changing regulations without requiring complete system rebuilds. This includes avoiding vendor lock-in scenarios and ensuring systems can pivot between different AI models as compliance requirements evolve.

“The project that has me most excited, and that’s world-changing is in the life sciences”

Chad Smykay,
AI CTO,
HPE

The recent pricing model changes announced by major AI providers underscore the importance of maintaining architectural flexibility. Organisations locked into specific platforms may face unexpected cost increases or capability limitations as the market continues to evolve at breakneck speed.

Healthcare breakthroughs on the horizon

Among the various AI applications that Chad encounters across industry verticals, life sciences research generates the most excitement due to its potential for widespread societal impact. Specialised LLMs designed specifically for genomics and chemistry datasets promise significant healthcare breakthroughs that could revolutionise medical research and treatment development.

“The project that has me most excited, and that’s world-changing is in the life sciences,” he says, forecasting some major advances within three to five years. These domain-specific models incorporate scientific knowledge and constraints that improve accuracy for research applications beyond what general-purpose AI systems can achieve.

The computational requirements for genomics research have historically limited breakthrough pace, but modern GPU architectures and optimised algorithms are removing these constraints. The combination of AI capabilities and healthcare expertise creates opportunities for breakthrough discoveries that might otherwise take decades to achieve through traditional research methods.

In the healthcare sector, the potential applications for AI go beyond research and into practical patient care scenarios where AI can analyse medical imaging with unprecedented accuracy and

speed. These implementations require robust infrastructure capable of handling large image datasets while maintaining strict data privacy and regulatory compliance standards.

HPE's solutions enable researchers to process vast datasets while maintaining HIPAA compliance and other healthcare regulations. The company's high-performance computing capabilities and secure cloud services provide the computational foundation for advanced applications that could accelerate drug discovery timelines and reduce healthcare costs.

The future of autonomous AI agents

Looking ahead, Chad anticipates widespread adoption of agentic AI systems where autonomous agents collaborate through open marketplaces to accomplish complex tasks without human intervention. Projects like Agntcy from the Linux Foundation and MIT's NANDA represent early examples of this vision becoming reality.

These agent marketplaces could enable AI systems to communicate and collaborate independently across organisational boundaries. Agents might handle routine tasks like

> “We’re here to bring together what works, scale what’s needed and build only when the use case truly demands it”
>
> **Chad Smykay,**
> AI CTO,
> **HPE**

server maintenance, financial data updates or supply chain coordination without requiring human oversight for standard operations.

HPE is developing strategies to support the agentic AI era through various internal committees and protocol development work. The company aims to provide infrastructure and services that enable secure, scalable agent deployment across enterprise environments whilst maintaining governance controls that organisations require.

The rapid pace of change on this front is both an opportunity and a challenge for tech companies and their customers alike. Major developments occur every three months rather than the traditional three-to-five-year technology adoption cycles that previously characterised enterprise markets.

Scale challenges persist despite technological advances

Despite growing market demand and technological maturity, scale remains HPE’s biggest focus in AI implementation across its global customer base. The company requires extensive partner networks to meet customer demand across multiple industries, geographic regions and use case categories while maintaining the technical expertise standards that enterprise customers require.

The scale challenge extends beyond human resources to encompass the complexity of modern AI implementations. Today’s AI projects require integration across multiple systems, careful data preparation, ongoing model maintenance and continuous monitoring for performance degradation or bias issues.

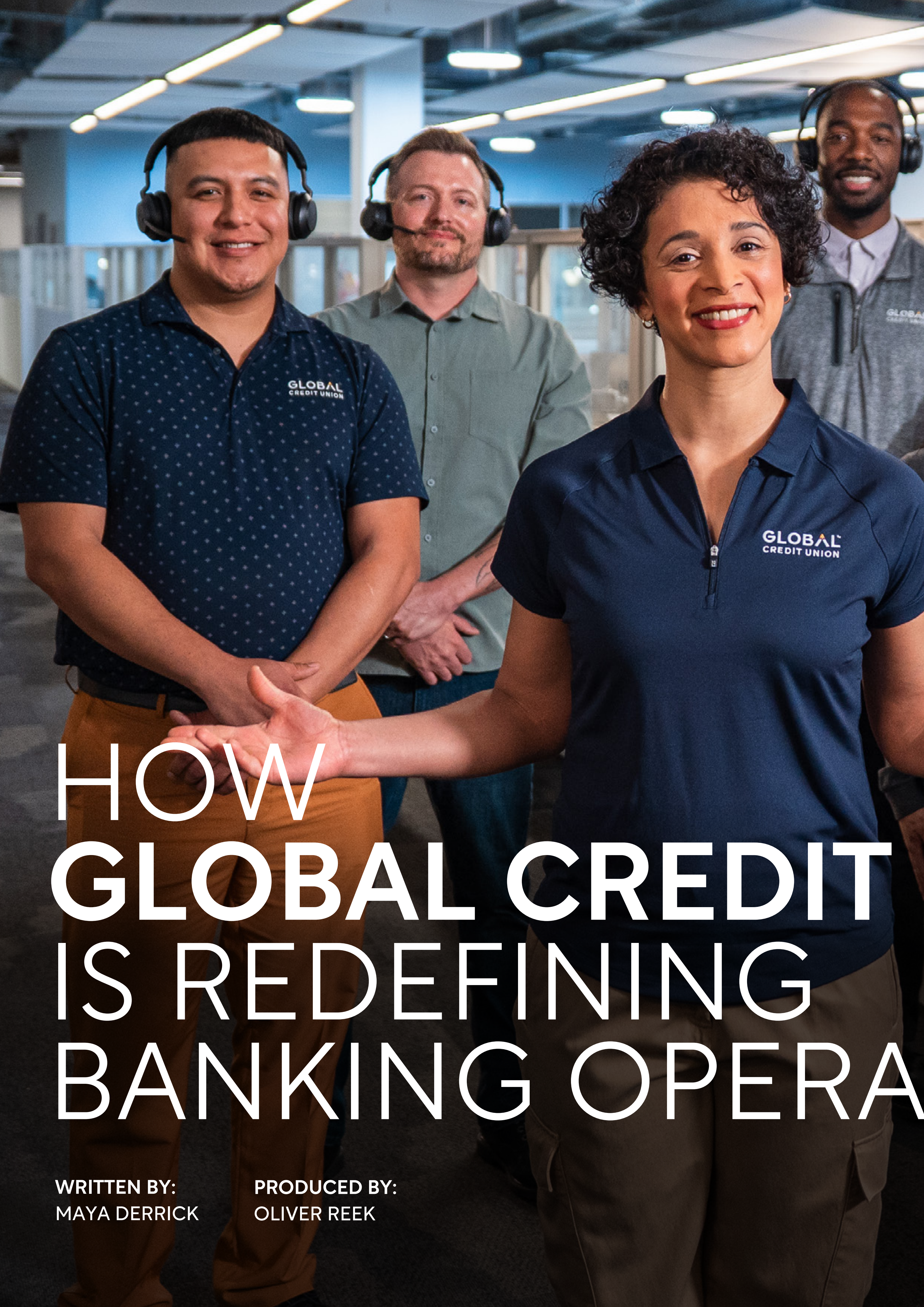
CREDIT: XXX
Hewlett Packard Enterprise

Partners like Trace3 provide essential capabilities that complement HPE's technology offerings, creating comprehensive solutions that address both infrastructure, solutions and implementation challenges. This collaborative approach enables faster customer deployments while reducing project risk through proven methodologies.

Chad's vision for HPE centres on becoming the primary partner for AI enablement across cloud and networking solutions. The company's role involves helping organisations navigate the complexity of AI adoption while maintaining focus on business outcomes rather than technological novelty.

The transformation from experimental AI projects to production implementations requires more than advanced hardware and software. It demands the type of enterprise-grade partnership approach that HPE and its ecosystem partners provide to organisations navigating this revolutionary period.

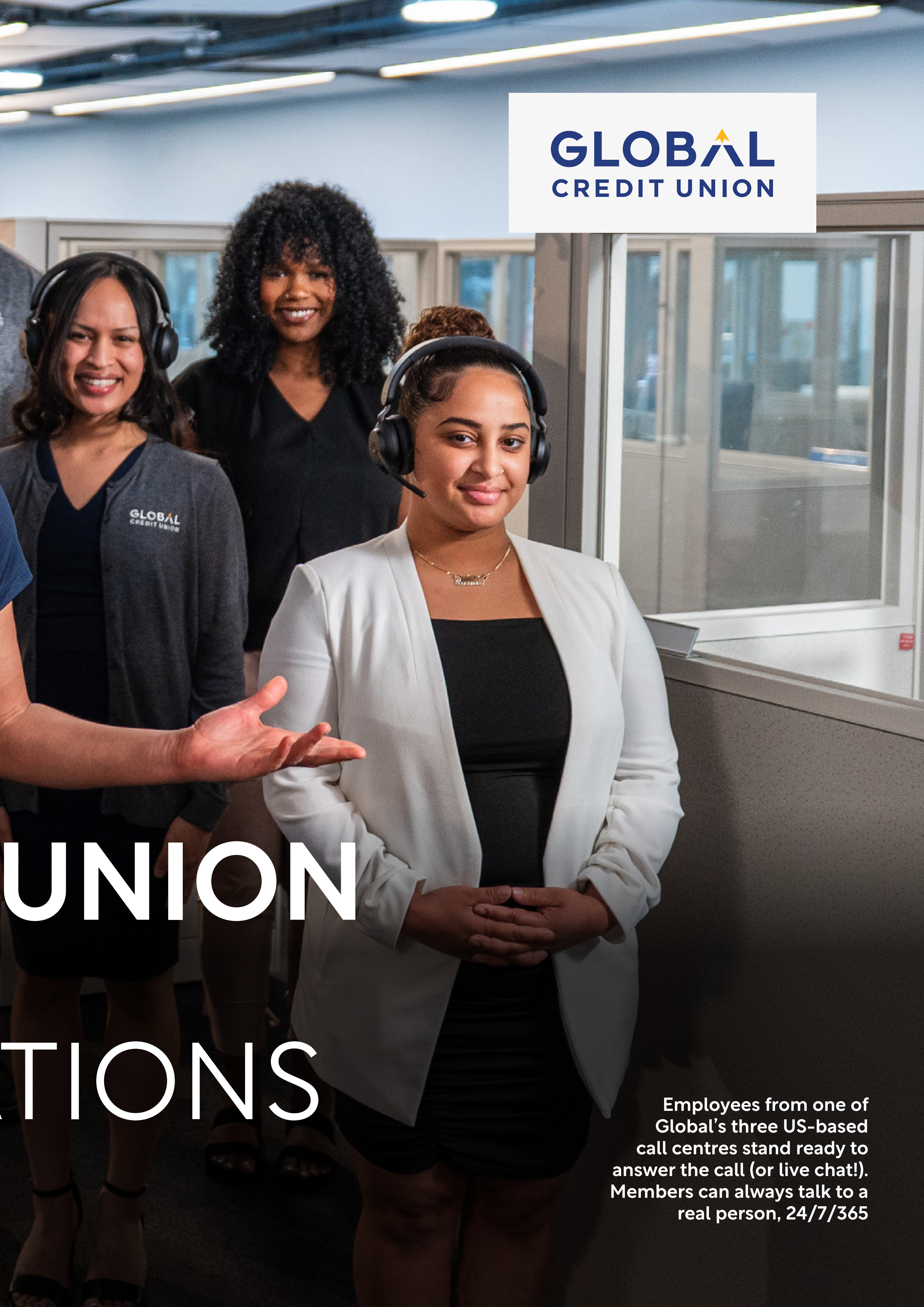
"Our goal isn't to reinvent everything, we're here to bring together what works, scale what's needed and build only when the use case truly demands it. That's how real AI impact happens," Chad concludes. ○


GLOBAL CREDIT UNION
GLOBAL CREDIT UNION

HOW
GLOBAL CREDIT
IS REDEFINING
BANKING OPERA

WRITTEN BY:
MAYA DERRICK

PRODUCED BY:
OLIVER REEK



GLOBAL
CREDIT UNION

UNION

TIONS

Employees from one of Global's three US-based call centres stand ready to answer the call (or live chat!). Members can always talk to a real person, 24/7/365

Global Credit Union's Technology Engineering SVP, **Lori Moore**, on how tech is transforming financial services through AI automation and cloud-first innovation

Global Credit Union is proving that scale and vision are pivotal to driving digital innovation. The US$12bn financial institution is deploying AI and automation technologies to serve its 770,000 members worldwide..

Lori Moore, Senior Vice President of Technology Engineering at Global Credit Union, leads this transformation with an unconventional philosophy. Rather than pursuing technology for its own sake, she champions what she calls "people-first automation".

She joined Global Credit Union through an enterprise architecture role, initially knowing little about the credit union industry. Now, she's thriving in a finance environment she loves, applying her technical expertise to deliver value. "Here, we are using these amazing technologies for the good of our members," she says. "It's rooted in that member experience and changing lives. I enjoy using skills for good."

Enhancing rather than replacing human services

Lori's approach to AI centres on augmenting human capabilities, rather than replacing workers. Her automation initiatives have delivered measurable results while preserving the human element crucial to financial services.

Lori Moore,
SVP, Technology Engineering
Global Credit Union

For example, the credit union's robotics programme alone has generated US$250,000 worth of value in the last year: a figure Lori expects to double in 2025 as automation expands across operations.

Her integration platform, built on Salesforce's MuleSoft technology, processes 300 million transactions annually, delivering US$1.2m worth of value back to the credit union, which gets passed directly to members. This philosophy reflects the cooperative structure that defines credit union operations, where surplus value returns to member-owners rather than external shareholders.

As well as this, Global's AI operations programme has saved 62,000 hours while performing 381,000 automated actions in 2025 so far alone. These systems handle routine tasks that would otherwise consume significant staff time. The automation strategy focuses on eliminating context switching – the productivity drain caused by constantly shifting between different tasks. Lori believes humans perform poorly at context switching despite thinking otherwise.

"Automation can provide context to member service centre specialists by giving them information about the member," she explains, giving an example. "It means you don't have that 'please hold on while I pull up your record' piece. The 10 seconds of waiting for somebody to find you in the system? You can actually get that information up straight away and on your dashboard, already there and waiting."

Employees gathered at Global's Anchorage-based headquarters to celebrate 75+ years of serving members all over the world

On top of pre-populating member information on service representatives' dashboards, the systems can even flag potential issues before members mention them, enabling proactive, rather than reactive, service.

"It also allows us to deliver information straight up to our members," she continues. "In our member service centre, we provide pending transactions and current balance to our members automatically using this technology, reducing the amount of calls to our member service centre by 26%. It's a huge amount, equivalent to freeing up seven people to shift over and work on problems our members need help solving where you need a person involved."

Transforming experiences across the board

For Lori and Global Credit Union, it's not just about improving member experience. Automation is empowering its staff, too. Thanks to automation improvements, staff can research for immediate status updates rather than manually searching files, allowing them to focus entirely on member needs – benefitting people on both sides.

Lori likens this technological assistance as "having an enthusiastic intern at your shoulder, helping you out, grabbing things for you". The technology handles information retrieval while people provide the irreplaceable human touches, as well as interpretation and decision-making.

> **"Here, we are using these amazing technologies for the good of our members.**
> **It's rooted in that member experience and changing lives.**
> **I enjoy using skills for good"**
>
> **Lori Moore,**
> SVP, Technology Engineering
> **Global Credit Union**

GLOBAL CREDIT UNION
How can we help you today?
Accounts
Latitude Checki... 990099-S70
Available balance $4,000.00
Balance $4,000.00
Money Market 990099-S20
Available balance $10,000.00
Balance $10,000.00
Savings 990099-S10
Available balance $1,000.00
Balance $1,000.00
View all accounts →
Dashboard
Accounts
Transfers
Cards
Menu
GLOBAL CREDIT UNION

Global leverages technology to make sure members have access to their accounts no matter where life takes them

This human-centred approach extends to the credit union's AI committee. Lori deliberately balanced technical representation with perspectives from human resources, business lines, legal and compliance teams.

She explains: "We've balanced it out with people from HR, business lines and the likes of legal and compliance who all come together to ask these questions. What I like about it is everybody is in this to try and create solutions the right way rather than being set in their own ways. It's been really nice to have a strong foundation so we can ask ethical questions and make sure that what we're doing adheres to our values."

Cloud architecture enables resilience and innovation

Global Credit Union operates what Lori calls a "hybrid data centre structure", combining on-premise infrastructure with cloud services, allowing workloads to run where they perform most effectively. Some technologies, Lori explains, benefit from physical network proximity, while others thrive in cloud environments. Global Credit Union's architecture connects these systems all while maintaining security and performance standards for its members.

"It allows you to use workloads the way that they want to be used," she explains. "Some technologies really like

GLOBAL CREDIT UNION

Employees and board members cut the ribbon to officially open the Spokane Financial Center

to be together on a physical network, some really like to be in the cloud. Now we're able to connect them, it's changed how we think about architecture, infrastructure and security.

"On top of that, you also have this ability to build things very quickly. All of a sudden, we can provision and build new environments, do innovative things without having to go find a bunch of cables, connect something up, test it and all of that. It's really changed what infrastructure is and what it's going to be. I think about it now as a flexible digital fabric that just supports everything that we do."

This flexibility has fundamentally changed how the organisation thinks about architecture, infrastructure and security. The cloud-first approach enables rapid provisioning of new environments and innovation initiatives. On top of this, the transformation has contradicted conventional wisdom about cloud economics, as industry experts typically warn that cloud migration rarely delivers cost savings – however, Lori's experience proves otherwise.

"We have definitely seen that and we have been able to simplify things in completely different ways," she reveals. "It's just given us a whole new lease on infrastructure than we never had before.

"I'd say, if people are starting to look at cloud and they feel it's going to be too expensive, just think about the way you're doing it because you're probably doing a whole bunch of things right now that you can simplify once you hit the cloud."

GLOBAL CREDIT UNION

> **“I want a hybrid data centre that self-heals and just says: Oh, there’s a problem. Let’s shift everything over”**
>
> **Lori Moore,**
> SVP, Technology Engineering
> **Global Credit Union**

Partnerships core to transformation

Global Credit Union’s technology partnerships reflect Lori’s collaborative approach to innovation. The organisation uses Salesforce’s Tableau platform for data analytics, maintaining this relationship for approximately five years.

Her primary Salesforce interaction involves MuleSoft, the enterprise integration platform processing those 300 million annual transactions. This partnership extends beyond typical vendor relationships to collaborative development and support.

“They have stepped us through every step of the way from ‘let’s put together a proof of concept’ to where we are now,” Lori explains.

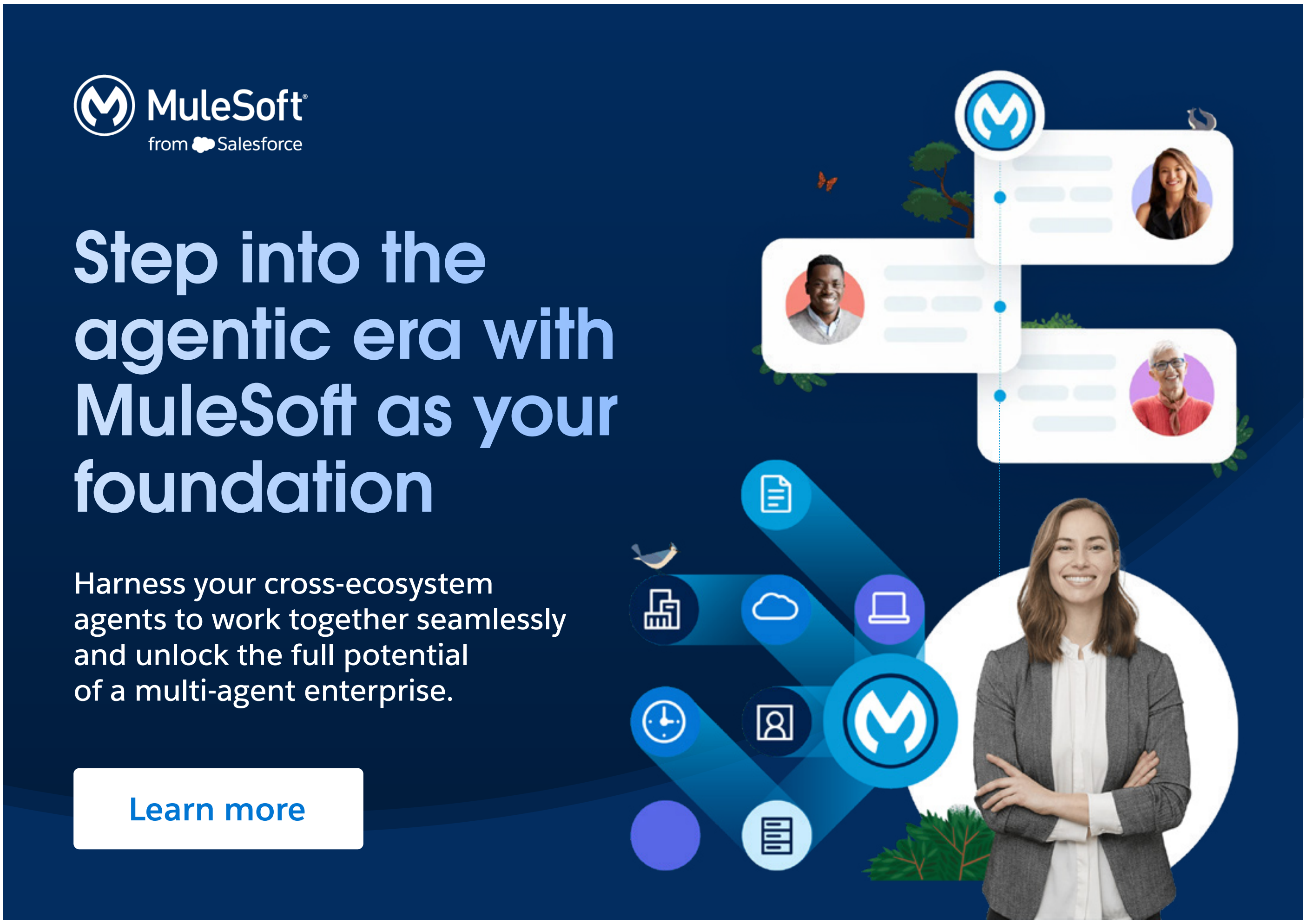
She emphasises feeling “completely supported”, with teams receiving

LORI MOORE

SVP, TECHNOLOGY ENGINEERING

Lori Moore is the Senior Vice President of Technology Engineering at Global Credit Union, where she leads transformative digital initiatives across infrastructure, automation, and AI. With over 25 years in enterprise technology, Lori has been responsible for a hybrid data center transformation and scaled an integration platform that processes over 300 million transactions delivering US$1.2m in savings annually. Her automation programs drive an additional $500K in yearly efficiencies, while her leadership in strategic enterprise architecture has accelerated innovation and productivity across the organisation.

GLOBAL
CREDIT UNION


MuleSoft
from Salesforce

Step into the agentic era with MuleSoft as your foundation

Harness your cross-ecosystem agents to work together seamlessly and unlock the full potential of a multi-agent enterprise.

Learn more

PETITIVE RATES. F
use you're a member

A Global employee ready to help provide personalized service to members at their local branch

> **"How do I bring more people into the fold rather than making these technologies just something that sits in technology engineering?"**
>
> **Lori Moore,**
> SVP, Technology Engineering
> **Global Credit Union**

extensive interaction and connectivity as the partnership model enables confident decision-making and continuous improvement in service delivery.

Lori believes the strongest partnerships create mutual advancement where "two companies come together and we make each other better". She seeks relationships where collaboration produces results exceeding individual capabilities. Partnership remains embedded in credit union DNA, she adds, as credit unions originated from groups pooling resources in proverbial shoeboxes, fostering natural collaboration instincts that extend to modern technology relationships.

Looking toward self-healing infrastructure

For Lori, her strategic roadmap looking ahead includes developing infrastructure capable of automatic disaster response. She looks forward to hybrid data centres that self-heal during disruptions like earthquakes – something that poses a real risk in a state like Alaska.

"I want a hybrid data centre that self-heals and just says: 'Oh, there's a problem. Let's shift everything over,'" she explains.

This automated resilience is becoming crucial as Global Credit Union transforms the capabilities of its 24/7 support operations, particularly now as the organisation serves members across not only every US state but around the world.

With this in mind, Lori plans to integrate automation, integration infrastructure and AI teams into a unified technology engineering programme to best serve both Global Credit Union's staff and members. She wants this consolidated approach to function "like a multi-tool of solutions that we can bring to big problems".

GLOBAL CREDIT UNION AREN
GRAND CANYON UNIVERSITY

Global partners with Grand Canyon University to bring financial education, banking services, and tech savvy solutions to the student body on the GCU campus and beyond

IN NUMBERS

US$1.2m

MuleSoft integration delivers US$1.2m of value back to the credit union yearly

The institution serves

770,000

members worldwide

US$250,000

The robotics programme generated US$250,000 worth of value in 2024

Lori's AI operations programme has saved **62,000 hours** while performing **381,000 automated actions** in 2025 so far

Rather than forcing predetermined solutions, she prefers flexibility allowing optimal tool selection for each challenge. As modern technology tools increasingly interconnect, she feels this allows for making integrated approaches more effective than isolated implementations.

Cultural transformation remains equally important to Lori's vision as she seeks to model innovative, flexible and agile approaches across the entire credit union, rather than confining them to technology departments.

Her centres of excellence philosophy involves building technology then sharing it organisation-wide, with this democratisation including citizen developer programmes enabling business users to tackle problems with no-code tools. Global Credit Union's innovation programmes are modelled on entrepreneurship and are a place where staff can pitch ideas and receive funding for experimentation, which Lori believes formalises innovation rather than relegating it to unofficial "under the table" activities.

"How do I bring more people into the fold rather than making these technologies just something that sits in Technology Engineering?" she asks.

Lori's vision already manifests through two AI agents supporting frontline staff in member service centres and branches. These systems answer routine questions using existing training materials, enabling staff to maintain member focus. "We can answer the majority of questions that people have without taking them out of their line of sight," she concludes. ○

US$12bn

Global Credit Union has US$12bn in assets

GLOBAL
CREDIT UNION

MAGAZINE | WEB | EVENTS | REPORTS | DATA | WEBINARS

AI MAGAZINE

Connecting the World's AI Leaders

Be Seen by The No.1
AI Network

Get Featured →

ChatGPT's AI Barbie Doll: Balancing Ethics & Sustainability
Ai Barbie
WOMEN IN AI
AI UNLEASHED
INNOVATION AT THE L
Nvidia Moves AI Supercomputer Creation to the US: Explained
Generative AI: transforming drug